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Development Economics | Policy Indicators

REGULATORY EFFICIENCY

SUBNATIONAL BUSINESS READY

Subnational Business Ready in the **European Union 2025:**

ITALY



With funding by the European Commission

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Foreword

Europe has long been a model of prosperity, but its growth trajectory is testing that standing. Over the past two years, the European Union's real GDP has expanded by only about 1 percent annually, a pace held back primarily by weak productivity gains. Ambitions to accelerate growth are hampered by the difficulty of sustaining a competitive business environment, particularly in high-innovation sectors. Complex, fragmented regulations, for example, often discourage, rather than enable, entrepreneurs.

This sluggish growth is further weighed down by policy uncertainty, partly linked to the global trade slowdown. High public debt compounds the pressure: the European Union's debt-to-GDP ratio has stayed above 80 percent since the pandemic and is unlikely to decline meaningfully in the near term. That constrains governments' capacity to use expansionary fiscal policy to spur growth. At the same time, some may be tempted to intervene in specific sectors and favor certain industries—often without a well-defined rationale.

A more effective and proven path is for both local and national governments to foster a favorable business environment that enables businesses and workers to thrive. This model can empower the private sector in Europe to drive innovation, attract investment, create jobs, and, ultimately, revive economic growth.

The Subnational Business Ready (B-READY) project stands at a defining moment, poised to make a transformative impact. Through in-depth studies across 12 EU Member States, Subnational B-READY provides far more than analysis. It delivers actionable reform pathways that empower governments, energize entrepreneurs, and unleash private-sector potential. By turning evidence into action, these efforts pave the way for dynamic businesses and meaningful jobs, bringing opportunity to the places that need it most and inspiring sustainable growth for the future.

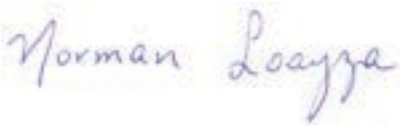
The studies focus on five topics essential for job-rich growth: Business Entry, Business Location, Utility Services, Dispute Resolution, and Business Insolvency. Together, these areas create the foundation for thriving enterprises, enabling firms to launch and expand, ensuring reliable services, and instilling confidence through transparent, efficient rules.

The scale and rigor of this work speak to its exceptional credibility. Subnational B-READY assessments are built on extensive consultations with leading technical experts and a wide range of public authorities, spanning dozens of cities and delving into the intricate local regulations that shape the business climate. This depth turns analysis into action, ensuring that every recommendation is both practical and transformative—rooted in real-world conditions yet tailored to the unique priorities of each region. It is this combination of precision and vision that makes policy recommendations not just relevant, but a catalyst for lasting change.

We are profoundly grateful to the European Commission—especially the Directorate-General for Regional and Urban Policy—for its partnership in this endeavor. This collaboration not only reflects a shared commitment to inclusive growth and vibrant regional development but also underscores the importance of continuing this work. As economic challenges evolve, further studies will be essential

to deepen policy recommendations, track progress, and ensure that reforms remain responsive to emerging needs across regions.

Ultimately, Subnational B-READY studies are far more than reports. They are blueprints for action and catalysts for change—energizing enterprises, strengthening local job markets, and driving inclusive prosperity across the eurozone. By helping tackle the challenges of policy uncertainty and slow growth, these studies offer practical solutions that restore confidence, boost investment, and lay the foundation for sustained economic progress. Their impact will help shape strategies that secure resilient, shared prosperity in Europe for generations to come.



Norman V. Loayza
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Subnational B-READY is produced by the Regulatory Efficiency team of the Policy Indicators Group (DECIG), within the Development Economics Vice Presidency (DECVP) of the World Bank, led by Indermit Gill, Senior Vice President and Chief Economist. The team is managed by Valentina Saltane (Manager, DECRE) under the supervision of Norman Loayza (Director, DECIG).

Project implementation was carried out by the Regulatory Efficiency team in collaboration with two other DECIG units: Business Ready, led by Valeria Perotti, and Enterprise Analysis, led by Jorge Rodriguez Meza. The Enterprise Analysis team collected firm-level data through the expanded Enterprise Surveys.

The team extends its apologies to any individuals or organizations inadvertently omitted from this list and conveys its appreciation to all contributors to the Subnational B-READY in the European Union, including those whose names may not be listed here.

Executive Summary

Subnational Business-Ready in the European Union 2025: A Comprehensive Assessment of Regional Business Climate

The Subnational B-READY in the European Union series is a project led by the World Bank's Regulatory Efficiency Unit in partnership with the European Commission's Directorate-General for Regional and Urban Policy (DG REGIO) aimed at assessing and enhancing the business environment across different regions within the European Union. This year, the Subnational B-READY series covers 66 cities across six EU Member States (Czechia, Greece, Ireland, Italy, Poland, and Spain), spanning 64 NUTS2 regions.

This current effort builds on the following two key foundations:

- Between 2017 and 2022, the World Bank conducted a series of *Subnational Doing Business* studies, which assessed 115 locations across 16 Member States, including Bulgaria, Hungary, and Romania (2017); Croatia, Czechia, Portugal, and the Slovak Republic (2018); Greece, Ireland, and Italy (2020); Austria, Belgium, and the Netherlands (2021); and Denmark, Finland, and Sweden (2022).
- In 2024, Phase I of Subnational B-READY in the European Union covered 40 cities in six Member States (Bulgaria, Croatia, Hungary, Portugal, Romania, and the Slovak Republic) across 36 NUTS2 regions (figure 1).

Looking ahead, a third phase is planned for 2026, which will extend coverage to additional Member States, including France and Germany.

Objective

The primary objective of the Subnational B-READY studies is to identify and address regional disparities in regulatory environments and to promote reforms that foster

Figure 1. Cities and countries covered in Subnational B-READY in the European Union series



Source: Regulatory Efficiency Unit, the World Bank.

private-sector growth, job creation, and sustainability. The Subnational B-READY series delivers a rigorous, data-driven analysis of business climates at the local level, offering actionable insights for policy makers. By examining key areas of the life cycle of the firm—Business Entry, Business Location (including Property Transfer, Building Permitting, and Environmental Permitting), Utility Services (Electricity, Water, and Internet), Dispute Resolution, and Business Insolvency—this report offers a road map for improving administrative processes and regulatory frameworks that directly affect businesses at the local level in 13 Italian cities: Ancona, Bari, Bologna, Cagliari, Florence, Genoa, Milan, Naples, Padua, Palermo, Reggio Calabria, Rome and Turin.

Intended Audience

This Subnational B-READY report series targets a wide audience, from national to local government officials, and from private-sector stakeholders to development agencies, policy makers, and researchers. The findings are meant to help these groups identify best practices, reduce regulatory bottlenecks, and foster a more unified and efficient business environment across regions. Additionally, the collected data serve as an effective tool for local governments, enabling them to benchmark and track performance over time vis-à-vis not only national standards but also international benchmarks. The comprehensive underlying country-specific datasets provide ample opportunities for further research in the area of private-sector development and growth.

The Importance of Regional Data

An insight into regional dynamics allows an economy to be more inclusive and sustainable in its economic growth. The Subnational B-READY reports offer governments the evidence needed to design targeted reforms, allowing regions to enhance their business climates and bridge performance gaps. It is hoped that the key findings will encourage peer learning across regions by disseminating good practices observed in high-performing cities. It is expected that such a sharing of best practices would lead to cross-regional improvements and eventually spur competitiveness across the European Union.

By highlighting both achievements and areas for improvement, these assessments aim to support national and regional policy makers in driving meaningful reforms. In this way, the project exemplifies the shared commitment of the World Bank and DG REGIO to enhancing economic cohesion and resilience within the EU through rigorous analysis and evidence-based policy recommendations.



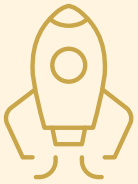
Key Findings

- Italy benefits from a relatively robust national regulatory framework, while the main constraints are in implementation at subnational level, including local capacity, lack of coordination across different relevant authorities, digital fragmentation, and underperformance of commercial courts.
- Strong performance in one area coexists with weak performance in another. Cagliari leads on Business Location but lags behind in Dispute Resolution and Utility Services. Similarly, Ancona tops the ranking in Utility Services but is at the bottom in Business Entry. Genoa and Palermo have the highest scores in Dispute Resolution and Business Insolvency respectively, but could improve on Business Location and Utility Services. Reggio Calabria is leading the way in Business Entry but has the lowest scores in Dispute Resolution and Insolvency. The different strengths of these cities mean they have something to learn from each other.
- Utility Services and Business Entry are the strongest-performing topics across Italy, with all cities scoring above 83 out of 100. On Utility Services, the highest score achieved by Ancona (86.8) stems from a particularly efficient process for obtaining new utility connections. On Business Entry, Reggio Calabria's highest score of 84.3 reflects the lowest business establishment costs (EUR 2,246); Bari, Cagliari, Florence, and Genoa follow closely, with a score of 84.2.
- The areas with the highest average performance are also those showing the least pronounced subnational variation. On Business Entry, the gap between Reggio Calabria and Padua (the city with the lowest score) is negligible, at 0.6 points, reflecting a harmonized approach to business start-up across Italian cities. On Utility Services, the gap between Ancona and Palermo (the city with the lowest score) is 3.8 points.
- Italian cities also perform relatively well in Business Insolvency, with an average score of 74.4. Palermo, at 78.9, leads the way thanks to efficient reorganization and liquidation processes, supported by streamlined administrative procedures and specialized judicial capacity.
- Average scores are lowest in Dispute Resolution (61.5) and Business Location (70.4), where Italy has the greatest room for improvement. Genoa and Milan lead in Dispute Resolution, with scores of 65.7 and 64.8, respectively. Cagliari ranks highest in Business Location (78.0), driven by the shortest times to obtain construction permits.
- Overall, Dispute Resolution and Business Insolvency show the widest subnational variation, reflecting differences in court reliability and the efficiency of judicial processes. The score gap in Dispute Resolution between Genoa (65.7) and Reggio Calabria (52.5) is 13.2 points. For Insolvency, the difference between Palermo (78.9) and Reggio Calabria (65.7) is 13.1 points. Both topics fall under judicial services and, as expected, reveal substantial variation in how these services are delivered across the country. However, their scores do not align. For instance, Palermo records the highest score in Insolvency but the second-lowest in Dispute Resolution (57.9), while Milan ranks third from the bottom in Insolvency (71.5) yet has the second-highest score in Dispute Resolution (64.8). This suggests that organizational features within the same institutions can yield different levels of efficiency.
- Substantial gaps also exist in the Business Location area, particularly due to the role played by local municipalities in issuing building and environmental permits and the differences in the time and costs required to obtain them across the country. The score gap between Cagliari (78.0) and Palermo (66.8) is 11.2 points.

- **Italian cities score higher on the Regulatory Framework (Pillar I) than on Public Services (Pillar II) or Operational Efficiency (Pillar III). The regulatory framework is consistent across the country, with cities achieving particularly high Pillar I scores in Utility Services (90.3), Business Location (89.9), and Business Insolvency (89.9).**
- **The provision of public services to firms (Pillar II) shows notable variation across cities, particularly in Dispute Resolution and Business Location. However, the efficiency of processes (Pillar III) is by far the main driver of variability across Italian cities. For example, Business Location Pillar III scores range from 39.6 in Turin to 72.0 in Cagliari. On Dispute Resolution, efficiency scores range from 50.3 in Reggio Calabria to 77.5 in Genoa. These gaps demonstrate that, despite a consistent regulatory framework, significant implementation differences remain.**
- **Reggio Calabria exhibits the widest variation across topics, with a 31.8-point gap between its highest and lowest scores (Business Entry: 84.3; Dispute Resolution: 52.5). By contrast, Genoa, Rome, Milan, and Padua show more balanced performance, with spreads ranging from 19.1 (Genoa) to 20.9 (Milan), indicating comparatively consistent results across the five benchmarked areas.**
- **While each area measured has its own challenges and opportunities for reform, several cross-cutting bottlenecks emerge from this study's findings: the performance of commercial courts and insolvency procedures, the operational capacity of municipalities for permitting, the lack of coordination across agencies, and limited interoperability and integration of digital systems.**

Areas of Improvement

Business Entry



Italy could enhance the ease of starting a business by reducing the overall cost of company registration, which remains high due to unpredictable notary fees and reliance on third-party intermediaries. Establishing a standardized, publicly available fee schedule would improve transparency and allow entrepreneurs to plan expenses more accurately. The mandatory involvement of public notaries for simple digital registrations could also be reconsidered, enabling a fully online, fast-track process for digital LLCs and aligning Italy with best practices in other EU countries. Requirements such as the purchase and legalization of corporate books could be phased out, as these records are already maintained digitally. Improving transparency in the registration process is essential; user-friendly digital guidance, step-by-step instructions, and real-time application tracking would help entrepreneurs navigate procedures independently. An online cost estimator covering all mandatory fees and typical professional charges would further enhance predictability. Authorities should also promote awareness and adoption of public digital services through national campaigns, multilingual guides, and interactive help desks, reducing entrepreneurs' dependence on intermediaries. Expanding the capabilities of the Beneficial Ownership Registry and resolving its current suspension would strengthen transparency. Finally, removing the requirement for symbolic minimum capital and consolidating procedures on a single digital platform would streamline business entry, making it faster, cheaper, and more accessible.

Business Location



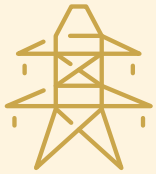
Property Transfer. Italy could improve property transfer processes by advancing digitalization and enabling seamless communication across systems. While most due diligence checks—such as encumbrances, party identities, and

cadastral plans—can be completed online, searches must still be conducted across multiple platforms, and tax status information is not fully digitized. Registry filings remain limited to local offices, which can cause delays when some registries face excessive workloads. Real-time interoperability between the Land Registry, Cadaster, municipalities, and tax authorities has not yet been achieved, limiting comprehensive searches and fully integrated property records. The Cadaster does not publish estimated processing times, land dispute statistics are not tracked, sex-disaggregated ownership data are not available, and property tax values remain inaccessible to the public. Systematically collecting and disclosing this information would strengthen accountability and improve market efficiency.

Building Permitting. Processing times for building permits in Italy are generally lengthy and vary substantially across cities, with some municipalities processing applications far faster than others. Delays often stem from complex administrative backlogs, coordination inefficiencies with external authorities, limited technical staffing, and incomplete or inaccurate applications. A key shortcoming is the lack of integration between online permitting platforms and external agencies, requiring local authorities to coordinate separately with multiple bodies, adding administrative complexity and delays. Fast-track procedures for low-risk projects and the use of collaborating entities—such as the integrated SUAPE (*Sportello Unico Attivita' Produttive e per l'Edilizia*) one-stop shop in Cagliari—could help alleviate administrative bottlenecks, while standardized review systems like MUDE (*Modello Unico Digitale per l'Edilizia*) in Turin improve efficiency through inter-agency integration. Moreover, transparency of fee schedules is uneven, increasing uncertainty in project planning. Municipalities should review and simplify building permit fees, making schedules publicly available online, and expand digital platforms to support interoperability with external authorities. User-friendly interfaces and interactive compliance-check tools would help applicants verify regulatory requirements and estimate costs. Targeted training for technical staff would further improve efficiency in the permitting process.

Environmental Permitting. Italy could improve environmental permitting by updating and harmonizing the national urban planning law, standardizing local planning procedures, and expanding the interoperability and functionality of national and regional digital platforms. Many cities still rely on legacy urban plans that have not undergone Strategic Environmental Assessment (SEA), requiring additional screenings that slow approvals and increase costs. Enhancing digital platforms—such as the national VAS–VIA–AIA portal and regional EIA systems—with features like online submissions, payments, project tracking, and appeal management would improve efficiency, transparency, and user experience. Even while maintaining separate platforms, adopting shared technical standards for data formats would enable the creation of a centralized national dashboard, consolidating information from all portals and making environmental governance more efficient, more transparent, and more citizen-centered. Finally, introducing fast-track options for lower-complexity EIAs and user-friendly guidance tools would further reduce bottlenecks and support developers and municipalities in navigating environmental requirements more effectively.

Utility Services



Electricity. Connection times vary widely across cities, even under the same distributor, largely due to regional and local requirements such as authorizations and excavation permits. Streamlining these procedures through regulatory reviews, greater digitalization, automated applications, and improved scheduling would make timelines faster and more predictable, enabling firms to begin operations sooner. At present, no Italian city operates a fully integrated online platform to manage excavation permits across utilities, which hampers coordination and prolongs delays. Distribution companies could also publish indicative connection timeframes and estimated connection costs online, ideally with user-friendly tools such as cost calculators, to enhance predictability and transparency for businesses and investors.

Water. Italian cities could simplify the process for obtaining excavation permits, which is often the longest step in securing a water connection. Municipalities and utilities could replicate practices in Ancona and Turin, where a simple notification replaces a formal permit. Expanding digitalization of water connection procedures through end-to-end online application and publishing estimated connection costs would enhance transparency and efficiency. Similarly, providing clear, easily accessible information on the steps and expected timeframes for connections would also improve predictability and overall service delivery.

Internet. Italy could accelerate fiber-to-the-home deployment and strengthen regional coordination to ensure equitable access to high-speed internet. Developing integrated digital platforms for excavation permits and planned works would streamline processes and reduce deployment

costs. Requiring internet service providers (ISPs) to publish real-time information on planned and unplanned service disruptions would also improve transparency, accountability, and reliability. Together with ongoing national broadband initiatives, these measures would support Italy's digital transition and enhance connectivity for businesses.

Dispute Resolution



Italy could improve the efficiency of commercial dispute resolution by strengthening case management practices and setting clear time limits for key litigation steps—particularly hearings—to reduce discretionary delays. Currently, adjournments are not capped; introducing explicit limits would discourage the use of postponements as a delay tactic. Transparency and business confidence would be enhanced by publishing all first-instance and appellate court judgments in a well-organized, searchable electronic database. Expanding specialized commercial divisions within existing district courts would further improve efficiency and expertise in handling business disputes, following models used in Austria and other countries. Institutionalizing judicial clerks within the judiciary—through formal recruitment, training, and career pathways—would provide judges with essential support and help reduce backlogs. Involving clerks in digital transformation efforts and establishing a National School for Judicial Clerks would ensure continuous training in management, digital skills, and procedural law. Addressing infrastructural constraints and the uneven allocation of human resources across tribunals, as well as improving digital proficiency among public sector staff through targeted training, would support more timely and consistent dispute resolution nationwide. Promoting awareness and trust in Alternative Dispute Resolution mechanisms, such as mediation and arbitration, would also provide businesses with reliable alternatives to litigation.

Business Insolvency



Italy could strengthen the effectiveness of its insolvency framework by improving judicial efficiency through the recruitment of specialized clerks and better workload management, supported by stricter selection criteria and targeted training, as recently piloted by the tribunal of Palermo. Establishing specialized insolvency benches, where justified by case load and regional needs, would align with best practices in other countries and help reduce persistent backlogs. Promoting education on early intervention tools—particularly among family-run firms—is crucial for supporting business continuity and job retention. National awareness campaigns, formalizing the role of restructuring experts, and offering incentives for early, consensual filings would encourage timely action. Enforcing regular audits of insolvency administrators' performance would support efficiency and transparency, balancing the need for expertise with impartiality, especially in smaller jurisdictions with limited availability of qualified professionals. Improving digital infrastructure for insolvency proceedings, including timely document uploads and real-time monitoring for creditors, would strengthen transparency and predictability. Optimizing the distribution of resources among courts to reflect current population and economic activity would further reduce delays and help prevent future backlogs.

Table 1. Summary of potential opportunities for regulatory improvement in Italy

Topic	Areas for Improvement	Relevant Stakeholders
Business Entry	Reduce the cost of starting a business	• Ministry of Justice • Ministry of Enterprises and Made in Italy
	Eliminate the use of public notaries for simple digital company registration	
	Streamline business entry by removing outdated registration requirements	• Ministry of Justice • Department of Civil Service • Revenue Agency
	Increase transparency in company registration	• Ministry of Enterprises and Made in Italy • Agency for Digital Italy (AgID)
	Boost awareness and adoption of public digital services	• Ministry of Labor • Ministry of Enterprises and Made in Italy • Agency for Digital Italy (AgID)
Business Location	Property Transfer	
	Introduce tighter deadlines for submission of transcription notes	• Ministry of Justice • Ministry of Economy and Finance • Revenue Agency
	Establish an out-of-court compensation mechanism	
	Expand publication of Land Registry and dispute resolution statistics	• Ministry of Justice • Revenue Agency • National Statistical Office
	Building Permitting	
	Advance digital interoperability and user-centered enhancements of building permitting platforms	• Municipal authorities (SUE Offices) • Regional digitalization offices • Agency for Digital Italy (AgID) • Ministry of Infrastructure and Transport (MIT) • National, municipal, and regional external authorities/agencies
	Integrate seismic compliance requirements into the online building permit application	• Municipal authorities (SUE Offices) • Seismic offices (municipal/regional depending on the city)
	Integrate building and occupancy permit modules in Naples' SUE	• Municipal authorities (SUE Offices)
	Enhance transparency, accessibility, and availability of building permit information	• Municipal authorities (SUE Offices) • National Institute for Statistics (ISTAT)
	Calibrate building permit fees to incentivize investment in specific areas and support sustainable urban development	• Municipal authorities (SUE Offices) • Regional authorities
	Strengthen technical capacity and professionalization in building control agencies	
	Ensure consistent and proper application of fast-track procedures for low-risk construction projects	• Municipal authorities (SUE Offices) • Regional authorities • Ministry of Infrastructure and Transport (MIT) • Agency for Digital Italy (AgID) • Ministry for Public Administration

Table 1. Summary of potential opportunities for regulatory improvement in Italy

Topic	Areas for Improvement	Relevant Stakeholders
Business Location	Environmental Permitting	
	Modernize and environmentally assess local urban planning instruments	• Ministry of the Environment and Energy Security (MASE) • National Institute of Urban Planning (INU) • Regional authorities • Municipalities
	Update and harmonize the national urban planning law and standardize local planning procedures	
	Strengthen digital services and interoperability in environmental assessments	• Ministry of the Environment and Energy Security (MASE) • Regional authorities • Municipalities • Regional Administrative Tribunals (TAR) • Agency for Digital Italy (AgID)
Utility Services	Electricity	
	Improve the reliability and resilience of electricity supply	• Distribution companies
	Enhance transparency of connection costs and timeframes	
	Water	
	Simplify the process for obtaining an excavation permit	• Municipalities • Water utilities
	Expand the digitalization of water connection procedures by introducing online application tracking and disclosing estimated connection costs	• Water utilities
	Internet	
	Enhance transparency and require ISPs to publish real-time disruption data	• Internet service providers • National Telecom Regulator (AGCOM)
Dispute Resolution	Strengthen case management practices and regulate adjournments to improve efficiency	• Ministry of Justice • Supreme Council of the Judiciary
	Make the First-Instance Court and Appellate Court judgments publicly available	
	Expand the jurisdiction of existing commercial divisions to include commercial disputes	
	Institutionalize judicial clerks within the Judiciary, building on existing initiatives	
Business Insolvency	Strengthen judicial efficiency through the use of specialized clerks and workload management	• Ministry of Justice • Supreme Council of the Judiciary
	Promote education on early intervention tools to support continuity of businesses and jobs preservation	• Ministry of Justice • Supreme Council of the Judiciary • Ministry of Finance/Tax Agency • Chambers of commerce • Bar associations
	Enforce audits of insolvency administrators' performance	• Ministry of Justice

Source: Regulatory Efficiency Unit, the World Bank.

Methodology

As part of the World Bank's overarching effort to promote private-sector development, Subnational B-READY provides assessments of the business environment in select cities within measured economies with the aim of delineating the geographic variation. The assessments adopt a holistic view of the private sector, as they consider all the stakeholders in private-sector development—including existing firms, potential entrants, and the citizens at large—by evaluating aspects such as transparency and environmental requirements. The assessments are based on original data collected by the Subnational B-READY team and are published through reports and online.

Subnational B-READY applies the core Global B-READY methodology, with targeted adaptations based on client needs to capture city-level processes—particularly through detailed step-by-step process mapping and more intensive engagement with respondents during data collection. Over time, the project will grow in geographic coverage, and its methodology will be refined. In the first phase of the Subnational EU project, in 2024, Subnational B-READY assessments were prepared for 40 cities in six EU economies—namely, Bulgaria, Croatia, Hungary, Portugal, Romania, and the Slovak Republic. In 2025, for the second phase of the project, 66 cities in six new EU economies—Czechia, Greece, Ireland, Italy, Poland, and Spain—have been covered.

Cities were selected for Subnational B-READY assessments in the European Union based on geographical coverage, size, and sampling feasibility, in consultations with the European Commission and the national governments. In Italy, Subnational B-READY covers 13 cities in 13 different regions at the NUTS2[1] level: Ancona (Marche), Bari (Puglia), Bologna (Emilia-Romagna), Cagliari (Sardinia), Florence (Tuscany), Milan (Lombardy), Naples (Campania), Genoa (Liguria), Padua (Veneto), Palermo (Sicily), Reggio Calabria (Calabria), Rome (Lazio), and Turin (Piedmont) (map 1).

Subnational B-READY assessments in the European Union are organized into five topics that follow the life cycle of the firm: Business Entry, Business Location, Utility Services, Dispute Resolution, and Business Insolvency (figure 2). Across the five topics, assessments include crosscutting areas of digital adoption, environmental sustainability, and gender. These topics were selected from a larger set of B-READY topics for their relevance to local contexts and their ability to capture meaningful variation across cities. By focusing on areas where local authorities can directly influence the business environment, the assessments deliver practical, locally relevant results that align with priorities of governments, donors, and the World Bank Group.

Each of the five Subnational B-READY topics rests on three pillars: Regulatory Framework, Public Services, and Operational Efficiency (figure 3). The Regulatory Framework pillar comprises the rules and regulations that firms must follow as they open, operate, and close a business. Public Services refers to both the facilities that governments provide to support compliance with regulations

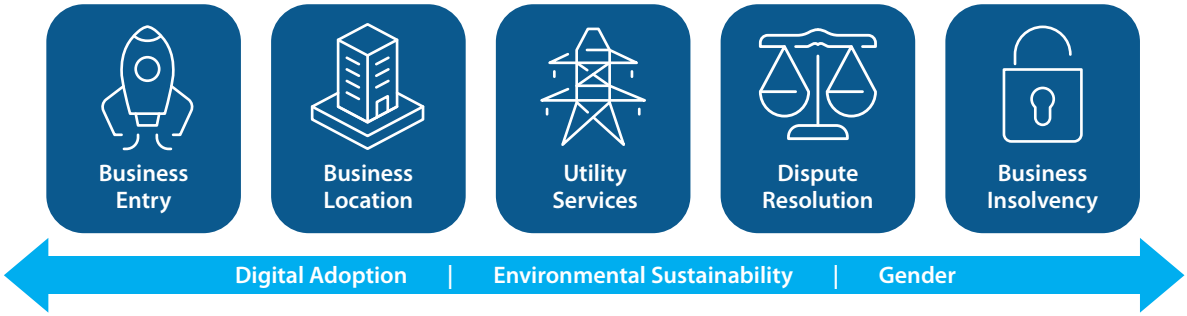
1 NUTS, or Nomenclature of Territorial Units for Statistics, is a geocode standard for referring to the administrative divisions of countries for statistical purposes developed and regulated by the European Union. There are three major categories of administrative divisions: NUTS1 (major socioeconomic regions), NUTS2 (basic regions for regional policies), and NUTS3 (small regions for specific diagnoses). For more details, see https://ec.europa.eu/eurostat/web/nuts.

Map 1. Cities in Italy covered by Subnational B-READY



Source: Eurostat (population and city-level GDP) and Unioncamere (share of national firms).

Figure 2. Subnational B-READY topics



Source: Regulatory Efficiency Unit, the World Bank.

Figure 3. Subnational B-READY pillars



Source: Regulatory Efficiency Unit, the World Bank.

and the institutions and infrastructure that enable business activities. In the project, Public Services are limited to the business-environment areas related to the life cycle of the firm. Operational Efficiency refers to both the ease of compliance with the Regulatory Framework and the effective use of Public Services directly relevant to firms.

The Subnational B-READY methodology compiles a large set of indicators for each pillar within each topic following the Global B-READY categorizations.[2] The selection of indicators is based on their relevance, value added, and complementarity. These indicators have five major characteristics: they are indicative of established good practices; they are quantifiable and actionable through policy reforms; they seek to balance *de jure* and *de facto* measures within topics; they are comparable across economies and representative within each economy; and they span the most relevant aspects of each topic.

In the Regulatory Framework pillar, the indicators address the quality of rules and regulations, distinguishing those that lead to clarity, fairness, and sustainability of the business environment from those that impose unnecessary restrictions on entrepreneurial activity. In the Public Services pillar, the indicators emphasize digitalization, interoperability, transparency, and adequacy of services directed at easing regulatory compliance and enabling business activities. In the Operational Efficiency pillar, the indicators across topics assess a firm's experience in practice with respect to the business environment.

2 Adjustments have been made to the Global B-READY indicators to make them more suitable for Subnational B-READY assessments: two indicators in the Operational Efficiency pillar of Business Entry have been excluded due to not being relevant at the regional level, and one indicator in the Operational Efficiency pillar of Business Location has been excluded due to insufficient regional coverage.

Figure 4. Subnational B-READY data sources

Expert Questionnaires

- Collect data from experts who regularly deal with business regulations and related public services and institutions.
- Provide mainly *de jure*, but also *de facto*, information.
- Data collection through topic-specific questionnaires, administered to three to five experts per questionnaire and city.
- From experts in the private sector and public agencies.

Enterprise Surveys

- Collect data from the owners or managers of a representative sample of registered firms.
- Provide *de facto* information.
- Data collection embedded in the World Bank Enterprise Surveys (expanded from 15 to 65 Enterprise Surveys a year).
- Updated every three years for each economy.

Source: Regulatory Efficiency Unit, the World Bank.

Subnational B-READY combines primary data from expert questionnaires with data collected through Enterprise Surveys following the Global B-READY methodology (figure 4). In the EU context, data from the Enterprise Surveys aggregated at the NUTS2 region level were used for each city. Detailed data to help produce the Regulatory Framework and Public Services indicators were collected exclusively through expert questionnaires. Data for the Operational Efficiency indicators were collected through a combination of expert questionnaires and Enterprise Surveys for Business Location, Utility Services, and Dispute Resolution.[3] For topics related to issues that are not faced routinely by firms, such as Business Entry or Business Insolvency, the data-collection process relied solely on expert questionnaires.

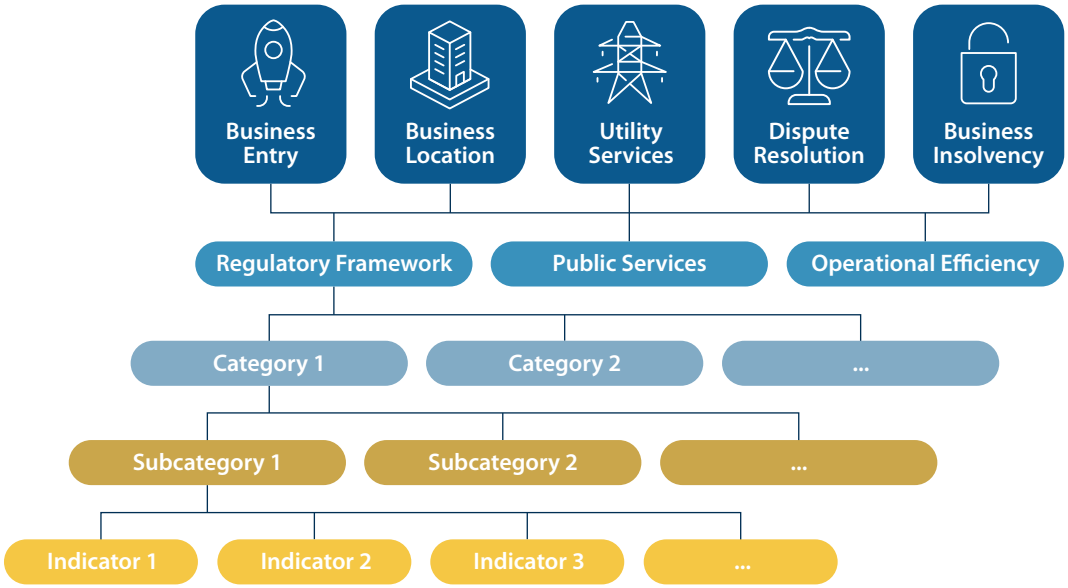
Similar to the Global B-READY methodology, in Subnational B-READY, data collected through expert surveys were validated against surveys received from the public entities. Surveyors followed up with the experts on all responses that resulted in contradictory or inconclusive data points. Moreover, in the case of the Subnational B-READY methodology, the reconciliation process was pursued until the data point was firmly established through hard evidence based on additional research, in-depth interviews with contributors, or data validation with public entities. In the second phase of the Subnational B-READY in the EU project, the expert survey data are current as of December 31, 2024.

Subnational B-READY implements a scoring methodology that aggregates individual indicators to subcategories, categories, and pillars following the Global B-READY methodology (figure 5). The methodology allows comparisons across pillars and economies by weighting each subcategory accordingly. From indicators to pillars, scores are aggregated through summation of the weighted scores. Each pillar is scored out of 100, and the topic score is obtained by averaging the pillar scores.

Subnational B-READY is governed by the highest data-integrity standards, including sound data-gathering processes, robust data safeguards, and clear approval protocols, which are detailed in the Subnational Business Ready Manual and Guide, publicly available on the Regulatory Efficiency website. Additionally, the B-READY Methodology Handbook details both the B-READY indicators and the scoring approach. Any deviations from the B-READY Methodology Handbook are detailed in the Subnational B-READY Manual and Guide. The project governance documents will be updated and improved as the project progresses through the initial phases. The cornerstone of B-READY governance is transparency and replicability; as such, all data at the individual city level used to calculate scores will be made publicly available on the Regulatory Efficiency website.

3 For a few indicators in the Operational Efficiency pillar of the Utility Services topic, data from expert surveys, rather than Enterprise Surveys, have been used, in contrast to the Global B-READY, because of limitations of the Enterprise Surveys data at the regional level.

Figure 5. Subnational B-READY scoring cascade

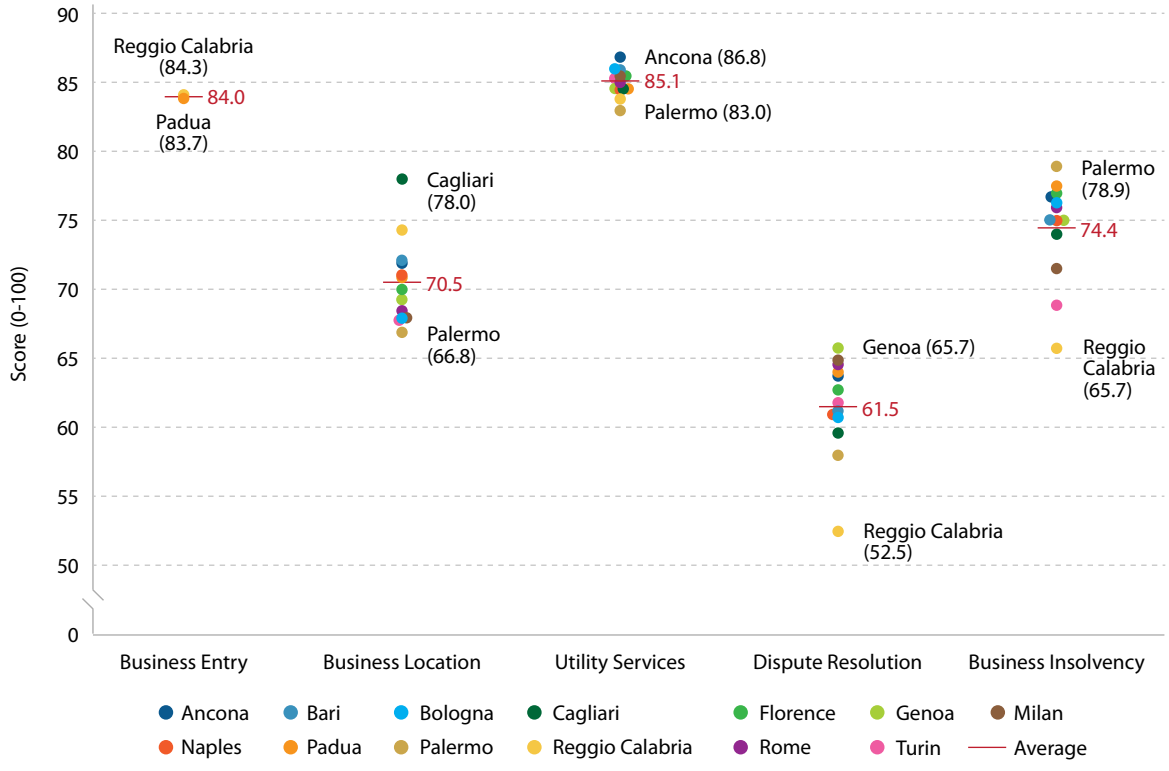


Source: Regulatory Efficiency Unit, the World Bank.

Overall Results

Although business regulations and related policies are largely set at the national level, their implementation—in terms of bureaucratic efficiency and the availability and quality of public services for firms—varies markedly across Italian cities (figure 6). Not all differences in the business regulatory environment are problematic; some help accommodate specific local priorities and needs. Nevertheless, this study finds that, despite a robust national regulatory framework, the main constraints faced by firms arise at the implementation stage, when the role of local agencies or local branches of national authorities becomes prominent. Against this backdrop, the report aims to stimulate peer-

Figure 6. Overall topic scores, by city



Source: Regulatory Efficiency Unit, the World Bank.

to-peer learning among cities and to promote the local good practices it identifies so that they can be scaled up as national standards. The constraints highlighted in this report stem from limited local capacity, weak coordination, digital fragmentation, and uneven judicial performance, all of which hinder the establishment of a level playing field for firms operating across the country.

The widest disparities occur in areas where local courts play a central role: Business Insolvency and Dispute Resolution. Business Insolvency scores range from 65.7 out of 100 in Reggio Calabria to 78.9 in Palermo, with an average of 74.4. These differences primarily reflect how liquidation and reorganization procedures are implemented and stem from variation in court efficiently, costs, and the duration of proceedings. Cities with stronger capacity and greater reliance on reorganization—rather than liquidation—achieve more efficient, less costly outcomes. Elsewhere, protracted asset liquidations and limited use of reorganization outside major urban centers increase uncertainty and costs for businesses and creditors.

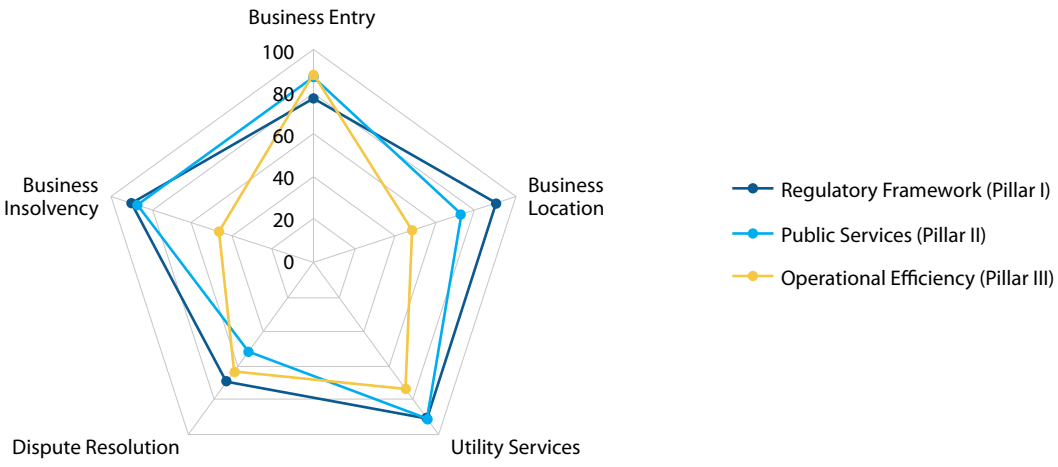
Dispute Resolution scores range from 52.5 in Reggio Calabria to 65.7 in Genoa, with a national average of 61.5—the lowest among all areas covered by this study. Performance is held back by slow court proceedings, heavy caseloads, and negative public perceptions of judicial reliability and independence. Genoa performs relatively well thanks to faster delivery of expert opinions and higher uptake of alternative dispute resolution, while cities such as Rome and Palermo lag behind due to procedural delays.

Performance is uneven also in Business Location—which includes building permits, environmental permits, and property transfer—with scores ranging from 66.8 in Palermo to 78.0 in Cagliari, and an average of 70.5. Much of this variation stems from differences in how efficiently local authorities handle construction-related permitting. In contrast, property transfer is largely harmonized nationwide, as procedures are generally processed online through a common national platform.

The areas where Italian cities perform best are also those with the least subnational variation: Utility Services and Business Entry. In Utility Services, cities average 85.1, with scores ranging from 83.0 in Palermo to 86.8 in Ancona. Top performers tend to pair well-developed digital service channels with effective coordination between municipalities and utility providers. Where infrastructure is weaker or excavation permits take longer, operational efficiency declines, lowering overall scores. Business Entry—starting and registering a firm—also performs strongly, with an average score of 84 and negligible differences across cities. Business incorporation procedures are streamlined, digitalized, and standardized nationwide, resulting in consistently favorable outcomes.

To understand these differences at a more granular level, the report analyzes scores through the lens of three pillars. The first pillar, which assesses the regulatory framework, shows the highest and most consistent scores across cities (figure 7). In Utility Services, cities score 90.3 out of 100, and both Business Location and Business Insolvency 89.9, underscoring the strength of Italy's nationally designed

Figure 7. Average pillar scores, by topic



Source: Regulatory Efficiency Unit, the World Bank.

legislation. The second pillar, which examines the availability of public services for businesses, yields strong results in areas such as Utility Services (average of 91.3), Business Entry, and Business Insolvency (86.7 each). By contrast, there is room for public services in Business Location (average of 72.6), and, more significantly, in Dispute Resolution (average of 51.9).

The third pillar, which measures the outcomes of the implementation of regulation and service delivery in terms of the time and cost of bureaucratic processes, is where reforms are most needed. Average efficiency scores are 46.7 for Business Insolvency, 48.9 for Business Location, and 63.5 for Dispute Resolution. These results indicate that while the legal framework is strong and aligned with international best practices, implementation on the ground remains uneven. The third pillar also displays the widest subnational variation, reflecting differing levels of implementation of laws and regulations.

Subnational differences are particularly evident in the time required to complete regulatory processes across cities. For example, resolving a comparable first-instance commercial litigation case ranges from 18 months in Turin and Padua—where coordination between judicial clerks and judges supports more effective case management—to roughly 40 months in Bari and Reggio Calabria and almost 47 months in Rome, where courts continue to struggle with backlogs due to limited capacity and infrastructure constraints (figure 8). Insolvency proceedings show similar patterns: liquidation cases take 24 months in Turin and Padua, where specialized benches with sufficient capacity are in place within the first-instance tribunal, while in Milan insufficient capacity in handling complex cases and large case loads results in a 75-month timeline to liquidate a company.

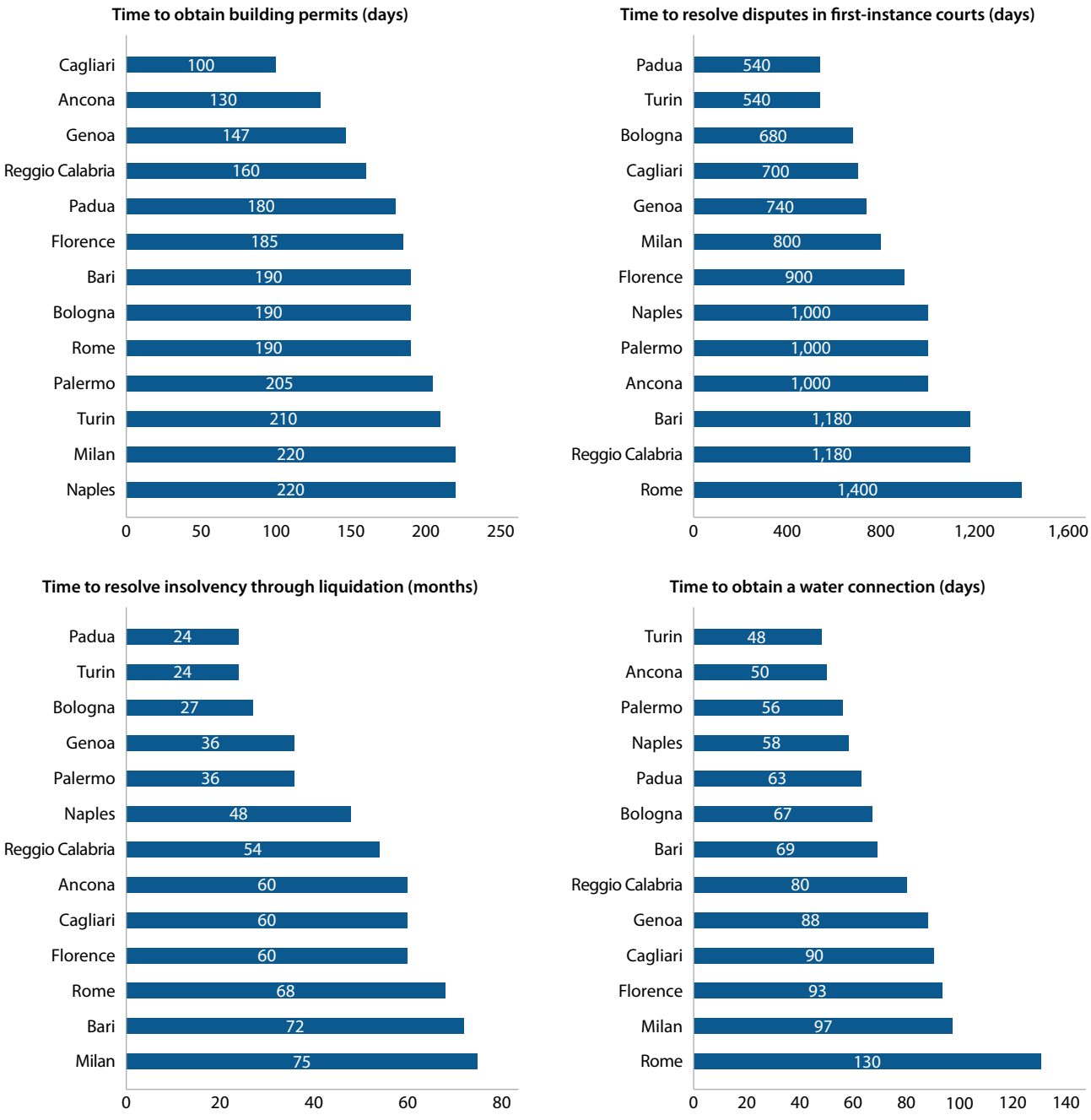
Likewise, obtaining a new water connection takes 2.5 months in Turin and Ancona, where general administrative agreements between water utilities and municipalities allow works to begin upon notification. In Rome, by contrast, developers wait more than 4 months for the same service, with over 3 months required solely to secure an excavation permit. Construction-related permits also vary significantly: in Palermo, Turin, Milan, and Naples, processing times are twice as long as in Cagliari, where a regional law reduced municipal time-limits for building permit applications from 90 to 60 days.

Although less pronounced, variation is also evident in the availability of public services for businesses (Pillar II). For example, in Utility Services, Milan and Rome achieve the highest Pillar II score, at 93.0, while Padua is at the lower end with 89.4—a gap of 3.6 points. This disparity largely reflects differences in the availability and effectiveness of coordination mechanisms for excavation permits, including the use of digital service delivery platforms and the presence of dedicated municipal offices responsible for managing utility works. Variations in the transparency and disclosure of information on planned utility network projects also contribute to these differences.

A closer look at individual cities reveals that none excels in all topics, and that each can identify opportunities for improvement by learning from its peers (figure 9). Cagliari performs particularly well in Business Location, supported by well-developed digital platforms for construction and a regional law that shortens building permit processing times. Ancona stands out in Utility Services, consistently delivering quick electricity and water connections. Genoa leads in Dispute Resolution, owing to efficient court procedures that enable judgments to be enforced within 60 days. Palermo ranks highest in Business Insolvency, driven by a holistic approach that prioritizes reorganization over liquidation when feasible and supported by a strong group of specialized judges. Reorganization procedures take 13 months—second only to Turin at 10 months—and Palermo records both the lowest costs (6 percent of the market value) and the fastest liquidation timeline (36 months). These findings illustrate that meaningful lessons and innovative reforms can originate from any locality, regardless of its size or economic stature, underscoring the importance of cross-city collaboration and knowledge sharing.

Overall, the findings of this study suggest that, to create a better and more consistent regulatory environment, policymakers should prioritize strengthening local implementation capacity rather than introducing new legislation. Bridging the implementation gap is essential to ensuring a fair, efficient, and reliable business environment for both companies and citizens. Key priorities include accelerating the digital transformation of public services, improving transparency and accountability in administrative and judicial processes, enhancing the performance of commercial courts and insolvency procedures, boosting the operational capacity of municipalities for permitting, and fostering a culture of peer learning among cities.

Figure 8. Regulatory processes move at very different speeds across Italian cities



Source: Regulatory Efficiency Unit, the World Bank.

Figure 9. Topic scores, by city and pillar



Source: Regulatory Efficiency Unit, the World Bank.

Findings from the Enterprise Surveys Data

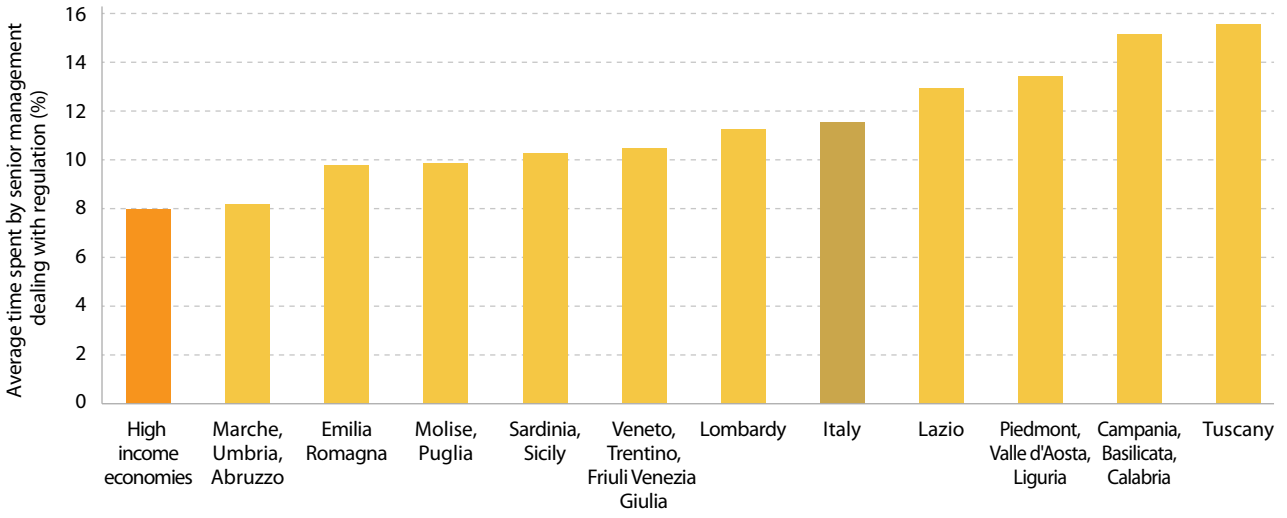
Based on a representative sample of more than 1,216 firms surveyed in Italy, senior management spends on average 12 percent of its time dealing with regulatory requirements—above the high-income country average of 8 percent. This share rises to 15 percent in regions such as Campania, Basilicata, and Calabria, and to 14 percent in Piedmont, Valle d'Aosta, and Liguria, while it is lowest in Marche, Umbria, and Abruzzo (8 percent) (figure 10).

Moreover, while nationally only 5 percent of firms identify business licensing and permits as a major or very severe constraint—compared with 9 percent across high-income countries—the share reaches double digits in several southern regions: 10 percent in Campania, Basilicata, and Calabria, and 18 percent in Sardinia and Sicily.

Figure 11 presents the percentage of firms identifying each business environment obstacle as the most significant. The top three obstacles to business operations are tax rates (27 percent), an inadequately educated labor force (19 percent), and tax administration (12 percent).

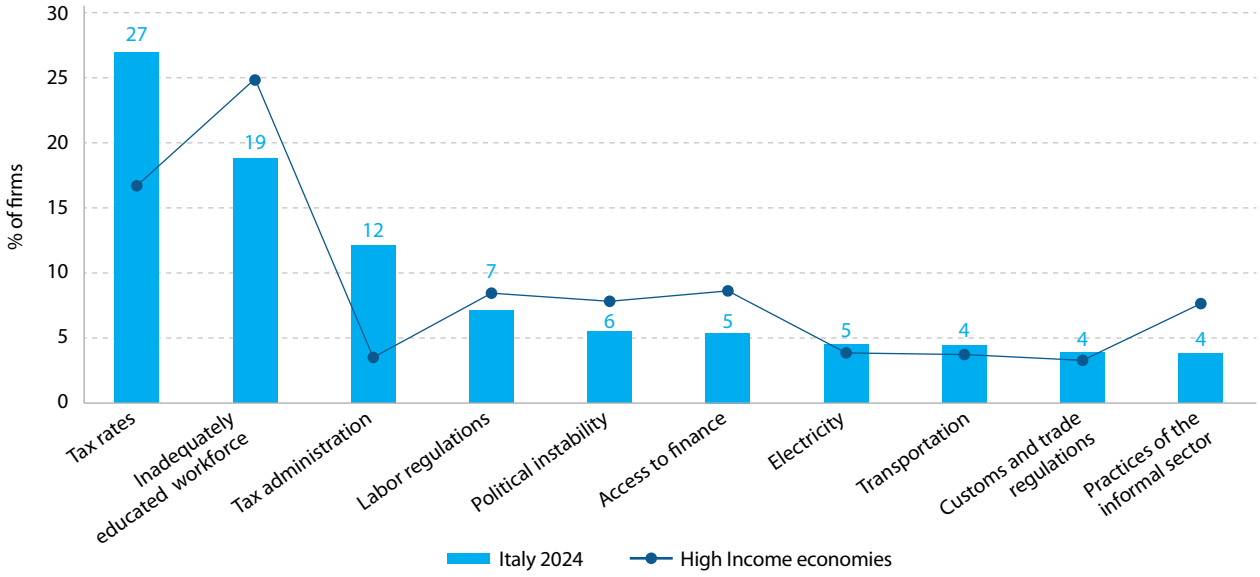
Perceptions of business constraints vary by firm size (figure 12). While an inadequately educated labor force is a shared concern, small firms (5–19 employees) and medium firms (20–99 employees) are more affected by tax rates and tax

Figure 10. Italian managers devote a larger share of their time to regulatory compliance than peers in other high-income countries



Source: World Bank Enterprise Surveys data 2024.

Figure 11. Together, tax-related issues and skills shortages represent the most significant constraints on firm operations

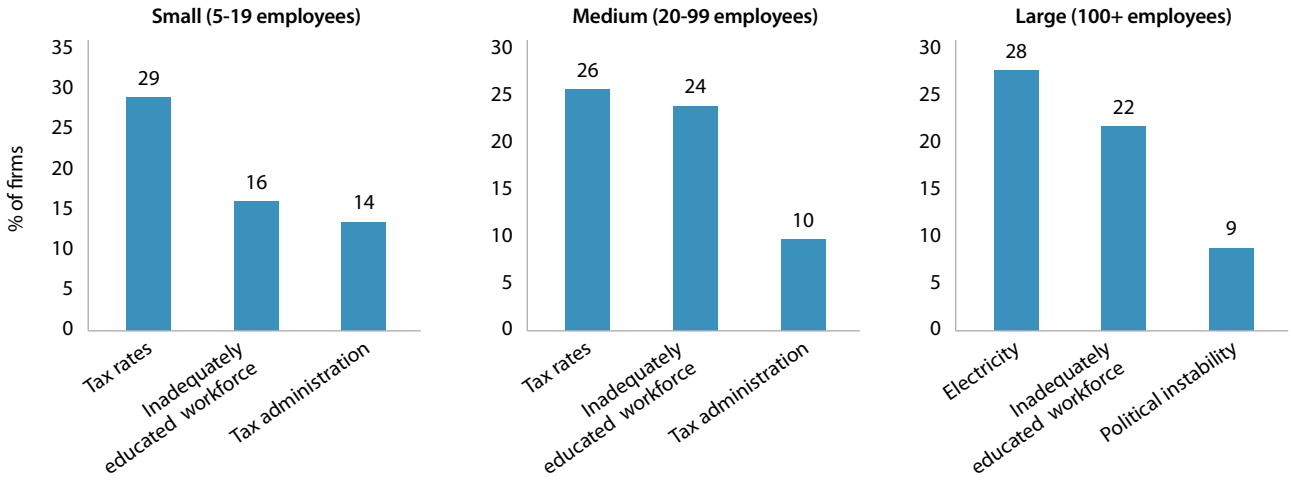


Source: World Bank Enterprise Surveys data 2024.

administration, whereas large firms (100+ employees) cite electricity and political instability among their top three obstacles.

Tax rates are identified as the top constraint by 29 percent of small firms and 26 percent of medium firms, but only 8 percent for large firms—ranking fourth and tied with access to finance. For large firms, the leading obstacle is electricity (28 percent), compared with 2 percent of small firms and 6 percent of medium firms. An inadequately educated workforce is the second-ranked obstacle across all three size groups, with higher incidence among medium (24 percent) and large (22 percent) firms than among small firms (16 percent). Tax administration ranks third for small (14 percent) and medium (10 percent) firms. Among large firms, only 5 percent consider tax administration the main obstacle; their third-ranked constraint is political instability (9 percent).

Figure 12. Top three business environment constraints by firm size



Source: World Bank Enterprise Surveys data 2024.



1. Business Entry

Results Summary*

Pillar I: Regulatory Framework

Score: **77.3/100** (all cities)

Pillar II: Public Services

Score: **86.7/100** (all cities)

Pillar III: Operational Efficiency

Score: From **87.1/100** in Padua to **88.9/100** in Reggio Calabria

Time (calendar days): **9** (all cities)

Cost (percentage of income per capita):** From **6.3%** in Reggio Calabria to **8.2%** in Padua

Source: Regulatory Efficiency Unit, the World Bank.
*Refer to the appendix for the detailed set of data, disaggregated by topic and city.
**Italy's 2023 gross national income (GNI) per capita is EUR 35,708.

What Does the Business Entry Topic Measure?

The Business Entry topic assesses the process of registering and starting operations for new LLCs across three pillars. The first pillar evaluates the quality of regulations, including standards for company and beneficial ownership information, simplified registration options, risk-based licensing, and entry restrictions for new firms. The second pillar measures the availability of digital public services and transparency of information for business entry. It captures the availability of digital services for business registration, company data storage, and identity verification, as well as the interoperability between agencies and the transparency of online information. The third pillar measures the time and cost to register a new business.

Main Findings for Business Entry

Business registration for a limited liability company (LLC) is uniform across Italy and includes online processes. However, several improvements and further rationalization of requirements could improve the process.

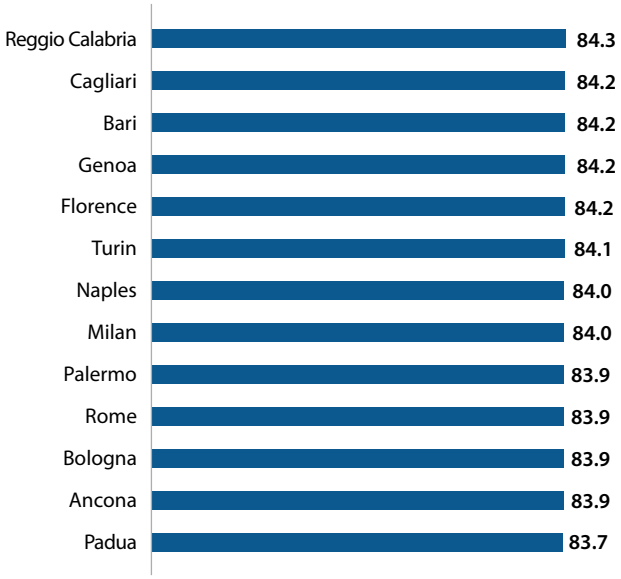
Entrepreneurs in Italy operate within a regulatory framework that aligns with good international practices. Notable strengths include the availability of online tools for both company incorporation and post-incorporation procedures. Further improvements to the business start-up process could be achieved by reducing reliance on third-party intermediaries, simplifying registration procedures, expanding the capabilities of the Beneficial Ownership

Registry, and removing the requirement to retain a symbolic minimum capital.

Public services support business registration through data exchange and the use of a Unique Business Identifier (UBI) nationwide. Several tools are available for online communication between entrepreneurs and public agencies.[4] However, public access to company information from the Business Register remains limited. This challenge is further compounded by the lack of operational and reliable data on company beneficial ownership, resulting from the suspension of the Registry of Beneficial Owners (UBO).[5] Additionally, sex-disaggregated statistics on LLC ownership and information on publicly financed initiatives assisting women-owned SMEs are not publicly accessible.

The major driver of variation across cities is the cost of completing registration, which depends on the fluctuating fees of third-party intermediaries. These discrepancies contribute to subnational disparities in overall topic scores, ranging from 83.7 in Padua to 84.3 in Reggio Calabria (figure 13).

Figure 13. Business Entry score*



Source: Regulatory Efficiency Unit, the World Bank.
*Scale from 0 to 100 (higher = better)

Quality of Regulations for Business Entry

Italy's regulatory framework incorporates several good practices that facilitate the registration of new companies. These include clear standards for company filing and the adoption of a risk-based approach to both business and environmental licensing. However, the framework could be further strengthened by introducing a simplified registration process to reduce remaining bureaucratic obstacles. Certain restrictions continue to create procedural barriers without a clear rationale. For example, national regulations require a paid-in minimum capital of EUR 1 for company registration, which applies to both domestic and foreign firms.

The involvement of public notaries is mandatory for company registration. Moreover, while not legally required, entrepreneurs often rely heavily on other third-party intermediaries—including accountants, labor consultants, and tax advisors—for various post-incorporation procedures. In addition, legislation mandates that investments by foreign-owned companies in certain sectors be screened by government authorities.[6]

Delivery of Public Services for Business Entry

Italy has recently undertaken reforms to enhance its online public services (box 1). Digital public services that facilitate and streamline business registration are now consistently available nationwide. These services include electronic tools for verifying company names and registering new businesses. Before registration, entrepreneurs are required to obtain a certified email address (P.E.C.)[7] for official communications with public agencies. During the registration process with the Business Register, a single application is used to obtain a tax identification number, a VAT number, and registration for social security and accident insurance.[8]

The registration of Beneficial Ownership (UBO) in Italy was introduced by the Chamber of Commerce in October 2023. This process is managed by the Business Register and enforced under Legislative Decrees aligned with the European Union's Anti-Money Laundering Directives. However, the storage and updating of company and beneficial ownership information are currently inactive. The

4 Among others, Certified email accounts (P.E.C.), obligatory employment communications ("Comunicazioni Obbligatorie"), and single desk for business activities (SUAP).
5 Registro dei Titolari Effettivi.
6 Legislative Decree no. 259/2003 defines participation in the electricity and telecommunications sector for some foreign nationals with certain conditionalities like reciprocity.
7 P.E.C. – "Posta Elettronica Certificata" is a certified email system that provides the legal equivalence of a registered letter.
8 Tax identification number ("codice fiscale") and VAT number ("Partita Iva") are issued by Agenzia delle Entrate. Social security and accident insurance registrations are processed by INAIL and INPS, respectively.

Box 1. Entrepreneurs benefit from multiple digital services for compliance processes

Italy offers a range of digital services that simplify starting and operating a business. These processes emerged from recent reforms and mergers of institutional scope:

- Since 2010, "Comunicazione Unica d'Impresa" ("ComUnica") allows new entrepreneurs in Italy to register with multiple agencies online through a single form.[9] As of 2022, companies can submit the ComUnica through the "Depositi e Istanze Registro Imprese" (DIRE) portal, the Chamber of Commerce's online platform, developed for digital simplification to modernize business filings.
- "Impresa in un Giorno" portal ("Business in a Day")[10]—since 2011, connects entrepreneurs to local one-stop shops for business activities (SUAP), enabling all required registrations, taxes, and social security filings through a single platform streamlining post-registration compliance.
- Online LLC registration via notaries using videoconferences and a standardized digital act was introduced in November 2021.[11]
- "Comunicazioni Obbligatorie" eService resolves all employment related registration. This eService for managing citizens' employment status is designed to interface with autonomous regional systems and provide a transitional solution to provinces where integration is not yet complete. It consolidates employment data nationally and is overseen by the Ministry of Labor—which absorbed prior functions of ANPAL[12] in early 2024 and enabled better overview and efficiency of the process.

These digital integration measures and automatized communication have resulted in improved sequence and reduced time for entrepreneurs.[13] Italy is a case study on how digitalization and integration surpass polycentric governance challenges and provides a good practice example on post registration compliance for policy makers.

Italian Council of State suspended the functionality of the beneficial ownership register in response to multiple legal challenges with data privacy issues and referred the issue to the Court of Justice of the European Union in October 2024. As a result, companies are not currently required to file beneficial ownership information, and the registry remains incomplete. Meanwhile, local Chambers of Commerce track beneficial ownership information on a discretionary basis while the register remains suspended.

Operational Efficiency of the Business Entry Process

Company registration is regulated at the national level and managed by Chambers of Commerce through the Business Register using the centralized digital communication (ComUnica) platform.[14] This system enables entrepreneurs to submit all necessary documentation and register their business online. Registration of an LLC must be carried out with a public notary (figure 14), who drafts and notarizes the Deed of Incorporation and the Articles of Association and verifies the company name.[15]

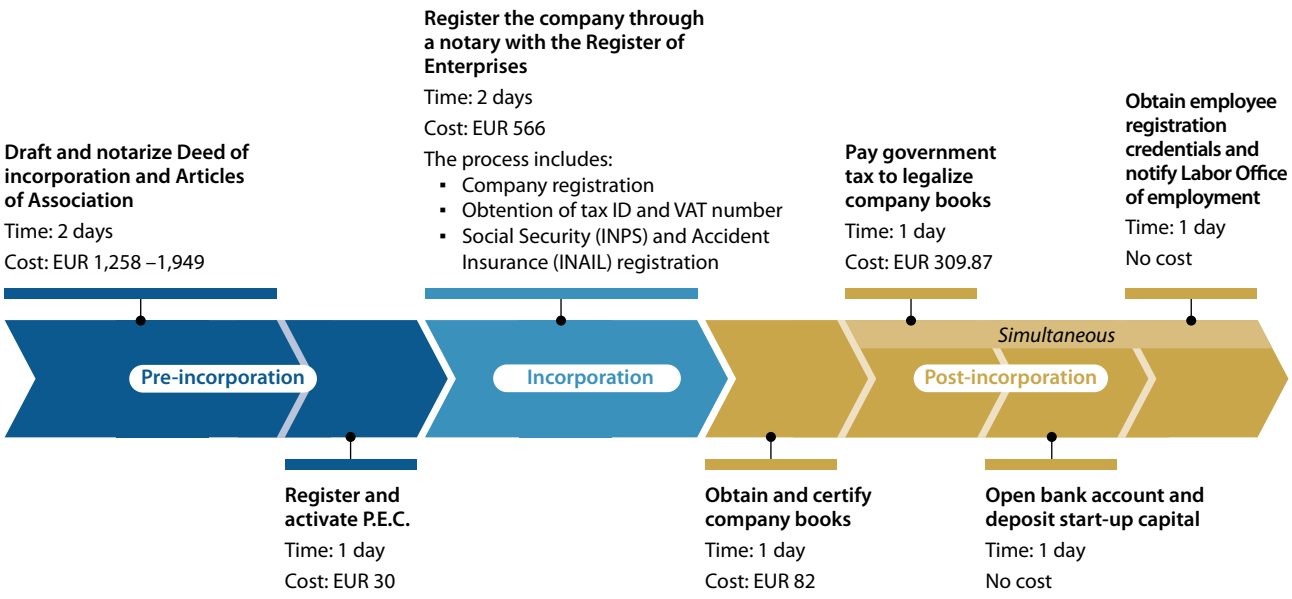
Most companies open a corporate bank account after registration, as pre-incorporation deposits are no longer mandatory. However, at least 25% of the subscribed capital must be paid before notarization, typically via a certified bank draft delivered to the notary. A certified email address (P.E.C.) is required for official communications with public authorities. A notary then submits a sin-

9 ComUnica is available under https://www.registroimprese.it/comunicazione-unica-d-impresa. Agencies involved are the Business Registry under the Chamber of Commerce, Revenue Agency, INPS, INAIL, and SUAP in case required.
10 https://www.impresainungiorno.gov.it/.
11 Legislative Decree 8 November 2021, n. 183 implemented the EU "Digital Tools" Directive (EU 2019/1151).
12 ANPAL was the Italian National Agency for Active Labor Policies. The agency was discontinued in March 2024 and its responsibilities and mandates have since been transferred to the Ministry of Labor.
13 INPS (National Institute for Insurance against Accidents at Work) and INAIL (National Social Security Institute) receive company information through Comunica from Camere di Commercio after the company is registered. INPS, INAIL, Labour Inspectorate, and the Ministry of Labor are all informed about the company's employees through Comunicazioni Obbligatorie.
14 Unioncamere - Italian Union of Chambers of Commerce – is the umbrella body coordinating the national system of chambers. "Registro delle Imprese" is the official national registry of all Italian companies, managed by the Chamber of Commerce through their IT consortium InfoCamere. It also hosts a dedicated section for Ultimate Beneficial Owners (UBO).
15 The most common type of LLC in Italy is S.r.l. ("Società a Responsabilità Limitata"). Company deed and Articles of Association are referred to as "Atto Costitutivo and Statuto".

gle electronic filing to register the company, obtain a tax code and VAT number, and enroll for social security and accident insurance.

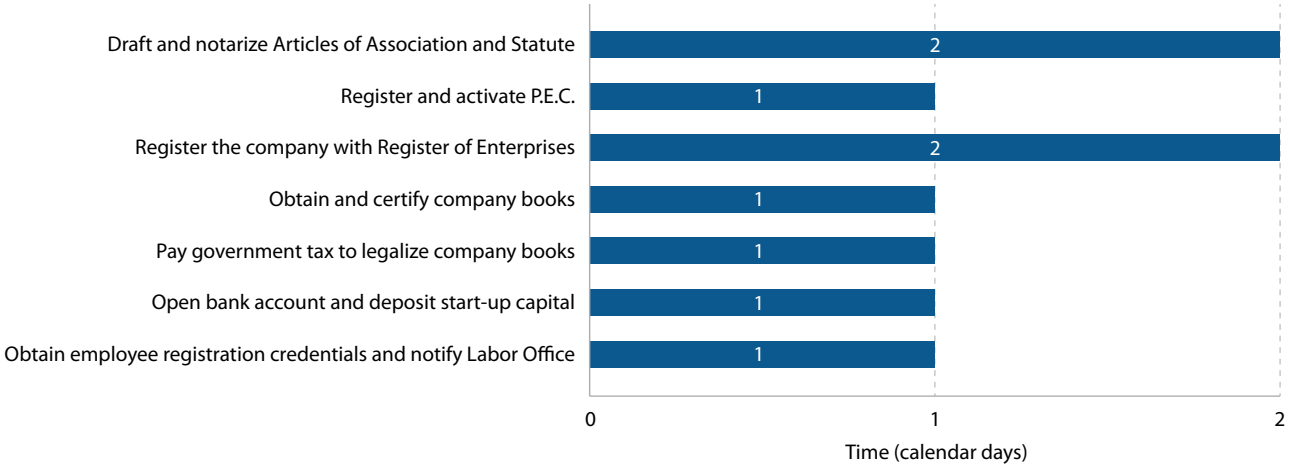
Companies must maintain at least two official corporate books: the shareholders' decision book and the directors' decision book, either in paper or digital form. These books must be purchased and authenticated by the company,[16] and an annual concession tax is paid to maintain them.[17] All services, including company and tax registration and digital book certification, are accessed through the official portal of the Business Register.[18]

Figure 14. How does business registration work in Italy through a public notary?



Source: Regulatory Efficiency Unit, the World Bank.

Figure 15. Business entry requires seven steps and takes nine days across all Italian cities



Source: Regulatory Efficiency Unit, the World Bank.

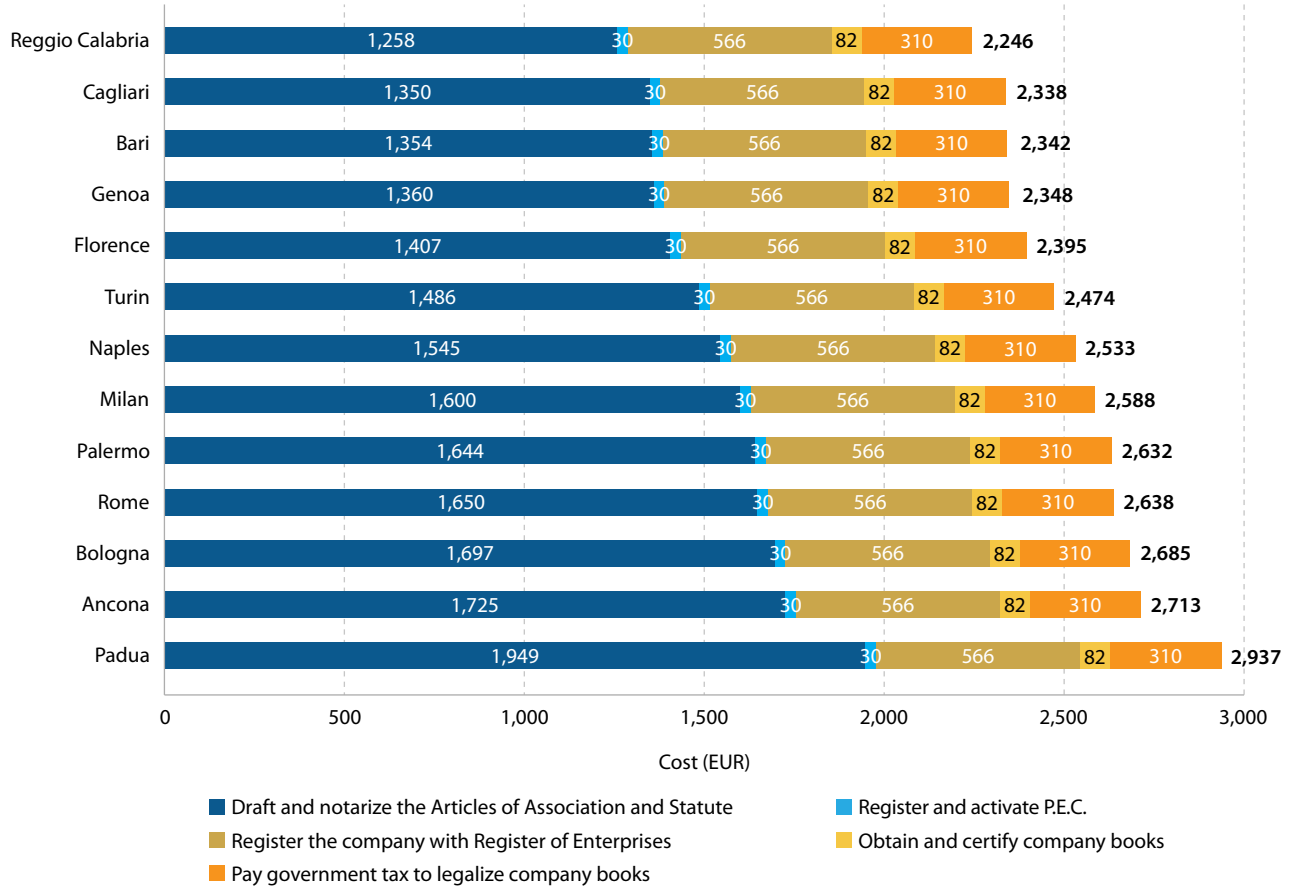
16 Authentication of the corporate books is done by either the public notary or the Chamber of Commerce.
17 The tax amount is based on the company's share capital, paid digitally and assessed by the Revenue Agency.
18 www.registroimprese.it.

A time-efficient business registration process offers significant advantages to entrepreneurs, enabling them to start operations more quickly, generate revenue sooner, and reduce administrative costs, for instance. In the 13 Italian cities covered by this study, registering a new LLC takes nine days and involves seven procedural steps (figure 15). Drafting the Deed of Incorporation and Articles of Association with a public notary typically requires up to two days. Company registration with the Business Register is integrated with the issuance of a tax ID and a VAT number, as well as registration for social security and accident insurance, and is usually completed within two days. Most steps can be completed online, and the requirements are straightforward, enabling entrepreneurs to finalize each step within a single day.

The cost of company registration is a key factor contributing to differences in operational efficiency among cities (figure 16). The total cost to establish a LLC ranges from EUR 2,246 in Reggio Calabria to EUR 2,937 in Padua, representing 6.3% and 8.2% of GNI per capita, respectively.

Notary fees account for the largest portion of the registration cost (figure 17). Public notaries charge fixed fees for taxes and stamp duties, as regulated by the government and the Chamber of Commerce. However, most of the overall expense is due to the variable portion, the professional "honorarium," which was introduced after the liberalization of notary tariffs.[19]

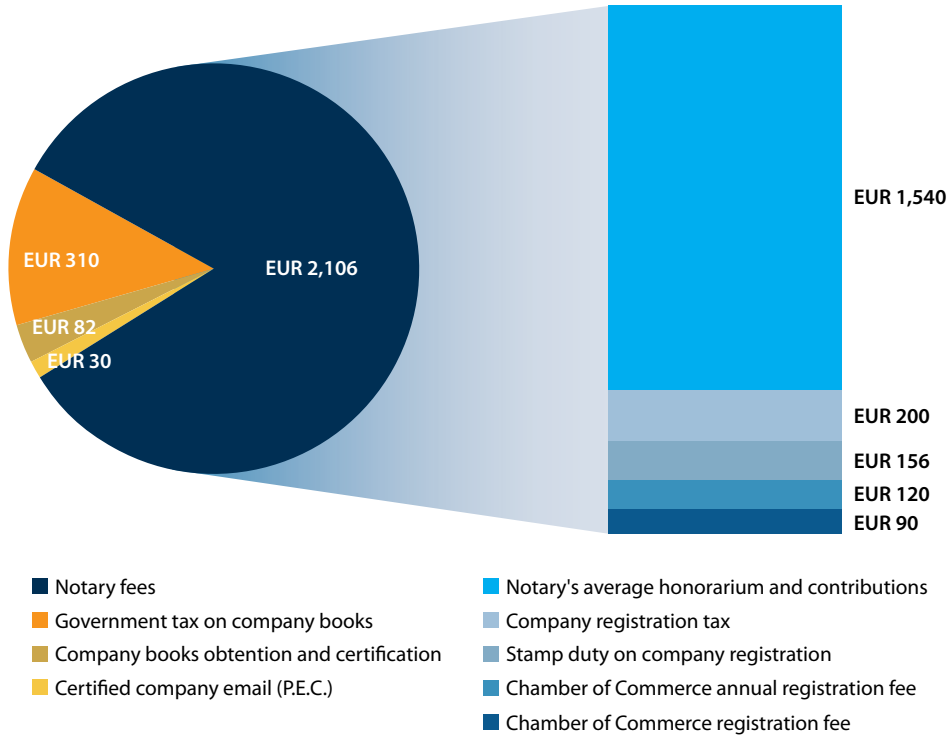
Figure 16. Notary cost drives subnational variation for Business Entry



Source: Regulatory Efficiency Unit, the World Bank.
Note: Not all required procedures are included in this chart, as they are free of charge and do not add to the total cost. These include opening a bank account and depositing start-up capital, as well as obtaining employee registration credentials and notifying the Labor Office.

19 Decree of the Ministry of Justice 140/2012 sets parameters for professional compensations.

Figure 17. Notary fees represent the largest portion of Business Entry costs in Italy



Source: Regulatory Efficiency Unit, the World Bank.
Note: As per liberalization of notary's tariffs, average honorarium and contributions vary per notary and across cities.

Areas for Improvement in Business Entry

Reduce the cost of starting a business. Business entry costs in Italy remain high, ranging from 6.3% to 8.2% of GNI per capita, primarily due to notaries' professional honorarium fees, which account for an average of 83% of total company registration costs. The Ministry of Justice (MoJ)[20] regulates these fees through a National Tariff Table, which sets minimum and maximum charges based on the type of notarial service and the transaction value. For company registration, notaries may charge between 0.86% and 6.9% of a company's capital. However, the combination of multiple fees and their fixed and variable components make costs unpredictable for entrepreneurs. Establishing a standardized, publicly available fee schedule would improve transparency and reduce overall registration costs.

Many European countries facilitate online payments for company registration. In Portugal, entrepreneurs can register and pay online through gov.pt or Empresa Online 2.0 after submitting the required information and digitally signed documents. In Greece, the General Commercial Registry (GEMI) platform allows for online submission and payment of registration fees, which are typically lower than those for in-person registration.

Relevant stakeholders: Ministry of Justice,[21] Ministry of Enterprises and Made in Italy[22]

Eliminate the use of public notaries for simple digital company registration. In Italy, simple LLCs[23] can be registered online with reduced capital requirements (as low as EUR 1) and standard Articles of

20 The National Council of Notaries and local notarial councils ("Consiglio Nazionale del Notariato" and "Ordini dei Notai") play a supervisory and self-regulatory role, ensuring compliance with professional and ethical standards, but they do not directly determine fee levels.
21 "Ministero della Giustizia" – oversees procedures like company registration (corporate law is primarily governed by the Civil Code) and related judicial procedures like insolvency and liquidation.
22 "Ministero delle Imprese e del Made in Italy" (MIMIT) - this central government ministry oversees business regulation, company law, and the chamber system.
23 "S.r.l. semplificata", Italian Civil Code (Codice Civile), Article 2463.

Association. However, the law still requires notary involvement, even for simplified procedures. Entrepreneurs would benefit from a fully online, fast-track registration process for simple companies that removes third-party intermediaries entirely. Several EU Member States, such as Portugal and Romania, have made notary participation optional, reducing costs and increasing flexibility. In these countries, companies with straightforward structures use standardized forms for registration, while more complex cases may still access professional services. Similarly, Poland, Greece, and Croatia allow simple company registration without notaries, using digital signatures and online templates. Adopting a similar approach in Italy would lower costs, simplify registration, and encourage new business creation.

Relevant stakeholders: Ministry of Justice, Ministry of Enterprises and Made in Italy

Streamline business entry by removing outdated registration requirements. Italy's company registration process is relatively fast—taking nine days to complete—but still involves seven procedural steps that could be further streamlined. Some requirements, such as the mandatory purchase and legalization of corporate books, are outdated. These books were originally intended to serve as the official historical record of a company's resolutions. However, for LLCs, such decisions and status changes are already recorded in the Business Register, making the use of physical company books redundant. This requirement should be phased out and replaced with contemporary business management tools that are integrated into daily operations rather than embedded in the registration process.

Relevant stakeholders: Ministry of Justice, Department of Civil Service, Revenue Agency[24]

Increase transparency in company registration. Improving transparency and accessibility in Italy's company registration system would make starting a business faster, cheaper, and less reliant on intermediaries. The government should provide clear, user-friendly digital guidance to help entrepreneurs complete registration directly online. This should include step-by-step instructions, required documentation, digital prerequisites, submission channels, expected timelines, simple checklists, downloadable templates, and real-time application tracking. An online cost estimator displaying all mandatory fees and typical professional charges would enable entrepreneurs to compare options and plan expenses accurately. An integrated platform with an online cost calculator—similar to Greece's system—would improve transparency, predictability, and efficiency in the registration process.

Relevant stakeholders: Ministry of Enterprises and Made in Italy, Agency for Digital Italy[25]

Boost awareness and adoption of public digital services. Italy provides several digital platforms to support entrepreneurs after company incorporation, such as the "Impresa in un Giorno" portal for post-registration compliance, the ComUnica system for unified communication with tax and social security agencies, and online tools for obtaining a certified email address (P.E.C.) or registering employees with INPS and INAIL. Despite these resources, many entrepreneurs still depend on intermediaries like notaries and accountants, mainly due to limited awareness, unclear procedures, and uncertainty about costs. This reliance increases the cost of business registration and management. To promote direct use of public digital services, authorities should launch a national awareness and training campaign showcasing the benefits of these platforms. Effective measures include multilingual, plain-language guides, short video tutorials, webinars, and outreach through business associations and startup networks. Enhancing existing portals with clearer instructions, interactive helpdesks, and real-time support would further increase user confidence and adoption.

Relevant stakeholders: Ministry of Labor, Ministry of Enterprises and Made in Italy, Agency for Digital Italy

24 "Agenzia delle Entrate" - manages fiscal, tax, and social security obligations of companies in Italy.
25 Agency for Digital Italy (AgID) is the Italian body responsible for interoperability and compliance with digital government standards.
Link: https://www.agid.gov.it/en.



2. Business Location

Results Summary*

Pillar I: Regulatory Framework

Score:
89.9/100 (all cities)

Pillar II: Public Services

Score:
From **68.4/100** in Reggio Calabria to **75.7/100** in Florence

Pillar III: Operational Efficiency

Score:
From **39.6/100** in Turin to **72/100** in Cagliari

Time (calendar days):

- ***Transfer a property:*** From 11 in Ancona and Cagliari to 17 in Bologna and Genoa
- ***Obtain a building permit:*** From 100 in Cagliari to 220 in Naples

Cost (percentage of income per capita):**

- ***Transfer a property:*** 419.5% (all cities)
- ***Obtain a building permit:*** From 66% in Reggio Calabria to 1,948% in Milan

Source: Regulatory Efficiency Unit, the World Bank.
*Refer to the appendix for the detailed set of data, disaggregated by topic and city.
**Italy's 2023 gross national income (GNI) per capita is EUR 35,708.

What Does the Business Location Topic Measure?

The Business Location topic measures how well a system supports businesses in securing property, obtaining building permits, and complying with environmental regulations. It evaluates three pillars for each subtopic: (I) the quality of regulations, (II) the quality of public services and transparency of information, and (III) the operational efficiency of establishing a business location.

For property transfer, the first pillar covers the quality of regulations governing property transfer and land administration, including the standards for property transactions, mechanisms for resolving land disputes, the effectiveness of the land administration system, and any restrictions on owning and leasing property for both domestic and foreign firms. For building and environmental permits, the focus is on regulatory standards (such as building codes, land use and zoning regulations, and environmental safeguards).

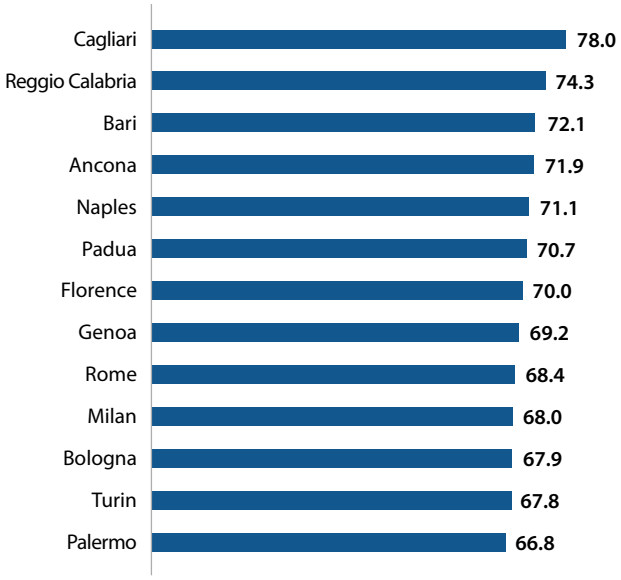
The second pillar focuses on public services and transparency of information, including reliable online tools, electronic cadastral records, spatial platforms, inter-agency data exchange, and transparent guidance for permitting and clearances. The third pillar measures operational efficiency: the time and cost to complete property transfers, building permits, and environmental approvals.

Main Findings for Business Location

The regulatory framework governing the three Business Location subtopics—Property Transfer, Building Permitting, and Environmental Permitting—is consistent across the benchmarked cities and reflects several good practices. While the legal framework is applied uniformly nationwide, the quality of public service delivery and the efficiency of regulatory implementation vary across subtopics and locations. Among the three subtopics, Property Transfer shows the least subnational variation, as procedures are largely conducted online through a common national platform. By contrast, Building Permitting—where local municipalities act as the approving authority—exhibits the greatest degree of local variation and therefore offers the most scope for peer learning across cities.

Aggregate scores highlight city-level differences in overall performance on the Business Location topic, with Cagliari achieving the highest score at 78 (out of 100) and Palermo the lowest at 66.8 (figure 18). Cagliari ranks among the top performers on several indicators, including processing times for property transfers and building permits. Palermo, by contrast, records the weakest performance, reflecting gaps in public service availability and information transparency across the three subtopics, as well as construction permitting processes that are both relatively costly and slow.

Figure 18. Business Location score*



Source: Regulatory Efficiency Unit, the World Bank.
*Scale from 0 to 100 (higher = better)

Property Transfer

Italy largely adheres to international standards in land administration regulation and public service delivery. A well-functioning electronic property registration system enables the rapid provision of Land Registry services. The main procedural steps for registering a property transfer are uniform nationwide, with only minor variations in processing times and no differences in costs. Key reform opportunities include shortening the deadline for requesting the registration of deeds and further improving transparency.

Building Permitting

Public services for building permitting are increasingly digitalized, with most applications now submitted online through the SUE (*Sportello Unico per l'Edilizia*), the municipal one-stop shop for building-related activities. Yet, transparency in cost information remains uneven across cities. In Palermo, fee schedules are not published online, while in Reggio Calabria the available information is outdated. In cities such as Naples and Rome, fees are available online but fragmented across multiple sources, making them difficult to interpret. By contrast, other cities publish comprehensive fee schedules, and Bologna, Florence, Genoa, and Milan go a step further by offering online cost calculators that improve transparency and usability. Time and cost requirements for building permitting vary widely across cities, ranging from 100 days in Cagliari to 220 days in Milan and Naples. Total costs range from EUR 23,694 in Reggio Calabria to EUR 695,602 in Milan—equivalent to 66 percent and 1,948 percent of national income per capita, respectively.

Environmental Permitting

Regulatory gaps persist in Italy's environmental permitting system, including limited capacity-building programs to strengthen stakeholder engagement and uneven implementation of Strategic Environmental Assessments (SEA) in municipal urban planning instruments. The National Portal for Environmental Assessments and Authorizations (VAS–VIA–AIA), together with regional platforms, allows for the submission and tracking of EIAs. However, system functionality varies widely, ranging from fully interactive

platforms with public consultation tools to basic email-based or informational websites, with online payment options often unavailable. Smaller residential projects, such as those covered under the Subnational B-READY scenario, are frequently exempt from separate EIAs, reflecting Italy's tiered, risk-based approach to environmental regulation.

2.1 Property Transfer

Quality of Regulations for Land Administration and Property Transfer

Quality of Regulations for Land Administration and Property Transfer Score	**93/100** (all cities)

Source: Regulatory Efficiency Unit, the World Bank.

The legislative and institutional framework governing land administration and property registration is comprehensive, providing legal certainty, transparency, and operational efficiency. Registration with the Land Registry is mandatory for property titles to be enforceable against third parties, and explicit requirements exist to verify both the legality of registration documents and the identities of the parties involved. Electronic and paper-based documents carry equal legal validity, and property ownership and cadastral information are publicly accessible.

While the Civil Code safeguards the validity and accuracy of property titles through registrar liability, the absence of a dedicated out-of-court compensation mechanism remains a notable weakness in the system.

Quality of Public Services for Land Administration and Property Transfer

Quality of Public Services for Land Administration and Property Transfer Score	From **79.9/100** (Ancona, Cagliari, Padua, Reggio Calabria) to **83.2/100** (all other cities)

Source: Regulatory Efficiency Unit, the World Bank.

Nationwide, the land administration framework is highly developed and supported by online due diligence tools for property transfers. These tools enable users to conduct comprehensive checks—covering title searches, encumbrances, bankruptcy status, company profiles, and cadastral plans—through a single interoperable platform. However, the system currently lacks an online mechanism to verify outstanding property tax liabilities.

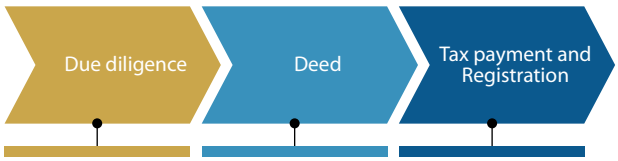
The platform for registering deeds allows users to upload and download documents, make required payments, and receive notifications on case status. Both the Land Registry and the Cadaster databases are fully digitalized, Geographic Information Systems (GIS)-enabled, and interoperable in real time with fiscal services, using a common property identifier. Transparency is further enhanced through the publication of procedural requirements, service standards, fee schedules, and estimated delivery times for property ownership certificates and cadastral plans.

Despite these strengths, some gaps remain. Although online complaint mechanisms are available at both the Land Registry and the Cadaster, responses to complaints are not published. In addition, official statistics on property transactions are limited to nine major cities—Rome, Milan, Turin, Naples, Genoa, Palermo, Bologna, Florence, and Bari—and no data are published on the resolution times of land disputes or on sex-disaggregated property ownership.

Operational Efficiency of Property Transfer and Land Administration

In Italy, property transfers follow three main stages: notaries conduct due diligence; the deed of sale is signed and notarized; and the deed is submitted for registration with the Land Registry. This process takes between 11 days in Ancona and Cagliari and 17 days in Bologna and Genoa and costs approximately EUR 149,780, equivalent to 4.1 percent of the property value.

Figure 19. Main stages of transferring a property in Italy



Notaries (checking Revenue Agency databases)
Time: 1 day
Average cost: EUR 11.4

Notaries
Time: 1 day
Cost: EUR 3,500

Notaries, Revenue Agency
Time: 9 to 15 days
Cost: EUR 146,268.24

Source: Regulatory Efficiency Unit, the World Bank.

Due Diligence

Italian notaries are legally required to ensure the legality, authenticity, and accuracy of property transfer deeds. They act both as public officers—guaranteeing the enforceability of deeds—and as independent professionals responsible for conducting due diligence on ownership, party identity, encumbrances, cadastral conformity, and regulatory compliance. These verifications are performed through the *Notartel* platform, which provides notaries with online access to the Land Registry, the Cadaster, and the Companies Registry, all maintained by the *Agenzia delle Entrate*, Italy's Revenue Agency.

Tax Payment and Registration

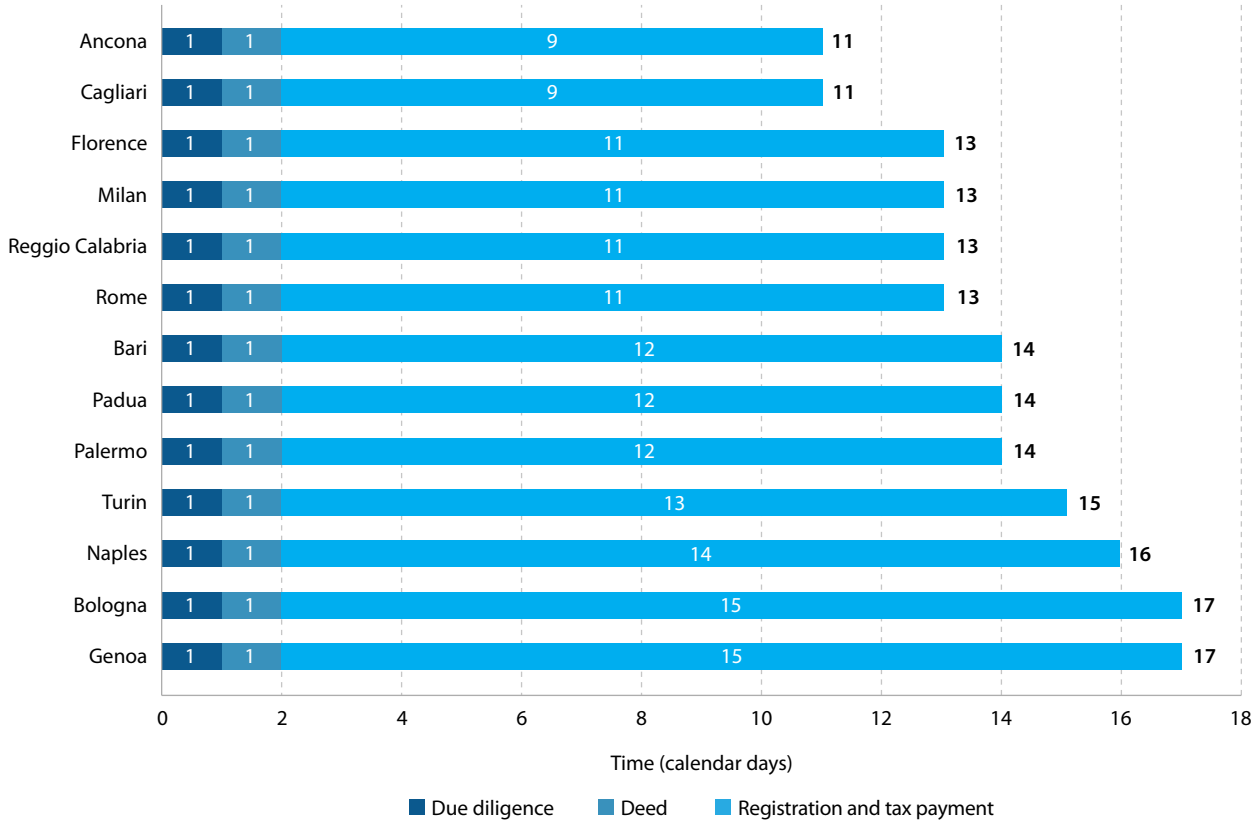
Once the deed of sale is executed, the notary completes and submits a digitally signed unified form (*Modello Unico Telematico*), which simultaneously covers registration of the deed, transcription in the Land Registry (*Conservatoria dei Registri Immobiliari*), and the request to update the cadastral records of the property (*voltura catastale*). Using dedicated management software connected to the Revenue Agency's electronic systems, the notary also pays the applicable taxes and fees at the same time.

Time to Register a Property Transfer

The property transfer process takes between 11 days in Ancona and Cagliari and 17 days in Bologna and Genoa (figure 20). Interactions with public authorities are fast and consistently implemented across all measured cities. Searches, payments, and registrations with *Agenzia delle Entrate* are conducted entirely online, while the Notaries' Association platform (*Notartel*) functions as an integrated interface linking notaries with public administration systems. Differences in total duration are driven primarily by the time elapsed between deed authentication by the notary and submission for registration with the Land Registry (within *Agenzia delle Entrate*).

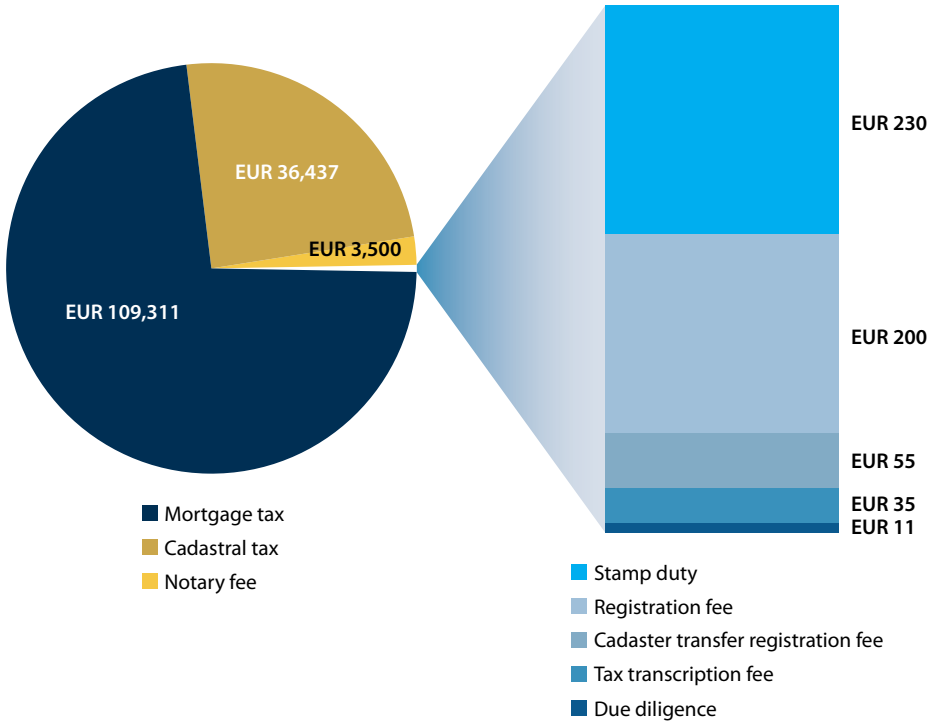
Notaries may submit deeds for registration immediately after authentication and are legally required to do so within 30 days. In practice, notaries typically wait between 5 and 6 days in Ancona and Cagliari, and up to 12 days in Bologna

Figure 20. Notaries in Genoa and Bologna take longer to submit registration requests of deeds



Source: Regulatory Efficiency Unit, the World Bank.

Figure 21. Public fees and taxes account for 97.7 percent of total property transfer costs



Source: Regulatory Efficiency Unit, the World Bank.
Note: The B-READY methodology considers in its assessment the case of an office building with a value of EUR 3,643,706.

and Genoa, before requesting registration of commercial property transfers. The national average waiting time is slightly over 9 days. For residential properties, the average waiting time is marginally shorter at 8.6 days, while for productive properties it is approximately 9 days.

Cost for Transferring a Property

In Italy, the cost of completing a property transfer for an office building of the value of EUR 3,643,706 such as the one assessed by B-READY, is uniform nationwide, amounting to EUR 149,780, (equal to 4.1 percent of the property value). Approximately 98 percent of this cost consists of taxes and public fees (figure 21). These include a mortgage tax of 3 percent of the property value, a cadastral tax of 1 percent of the property value, a registration fee of EUR 200, stamp duty of EUR 230, a land registry transcription fee of EUR 35, and a cadaster transfer fee of EUR 55. In addition, parties pay notary charges averaging EUR 3,500.

Areas for Improvement in Property Transfer

The Regulatory Framework, Public Services, and Land Registry processes for registering property transfers are uniform across the country. Accordingly, the policy recommendations presented below address systemic issues identified through subnational data but relevant nationwide. They aim to bridge gaps between existing national practices and international good practices and to address inefficiencies in property transfer processes that affect most or all cities.

Introduce tighter deadlines for submission of transcription notes. Notaries are legally required to submit transcription notes within 30 days of deed execution and may do so immediately after execution. In practice, however, many notaries wait an average of 9 days before submitting the deed to the Land Registry, increasing risks for buyers. Shortening the statutory deadline and strengthening compliance monitoring would reduce opportunities for fraud and improve legal certainty.

Relevant stakeholders: Ministry of Justice, Ministry of Economy and Finance, Revenue Agency

Establish an out-of-court compensation mechanism. No administrative or out-of-court compensation mechanism currently exists to address errors in the Land Registry. As a result, affected parties must rely on lengthy and costly judicial proceedings. Establishing a dedicated administrative compensation process—similar to those in the Czech Republic and Ireland, where registries provide indemnities for proven official errors—would offer timely remedies, protect good-faith purchasers, and reinforce confidence in the accuracy of registry records.

Relevant stakeholders: Ministry of Justice, Revenue Agency, Ministry of Economy and Finance

Expand publication of Land Registry and dispute resolution statistics. Italy publishes limited property transfer statistics for 9 major cities (Bari, Bologna, Florence, Genoa, Milan, Naples, Palermo, Rome, and Turin), but comprehensive national data remain unavailable. In addition, no statistics are published on the average time required to resolve land disputes. Expanding publication to cover all municipalities and systematically reporting on dispute resolution and gender-disaggregated ownership would enhance transparency, enable stakeholders to identify systemic bottlenecks, and support evidence-based policy reforms.

Relevant stakeholders: Ministry of Justice, Revenue Agency, National Statistical Office

2.2 Building Permitting

Quality of Regulations for Urban Planning and Buildings

Quality of Regulations for Urban Planning and Buildings Score	**92.6/100** (all cities)

Source: Regulatory Efficiency Unit, the World Bank.

The construction sector is regulated under a national framework anchored in Presidential Decree No. 380/2001 (Consolidated Building Act) and the Ministerial Decree of January 17, 2018 (Technical Standards for Construction), which establish the core rules for permitting, structural integrity, and technical performance. These provisions are complemented by legislation addressing seismic resilience, fire safety, accessibility, energy efficiency, and environmental protection.[26] Municipal and regional authorities are responsible for implementing and enforcing national provisions through local instruments, including the Municipal Building Code (*Regolamento Edilizio Comunale*) and local urban plans governing zoning, health and hygiene standards, and inspections. Since January 2021, all new buildings have been required to comply with Nearly Zero Energy Building (NZEB) standards under EU Directive 2010/31/EU—a target that some regions, including Lombardy and Emilia-Romagna, introduced as early as 2016 through regional regulations.

Oversight of construction quality and compliance is shared between qualified private professionals and public authorities. Each project must appoint a Construction Site Supervisor (*Direttore dei Lavori*) to monitor compliance during execution and, for structural works, an independent Structural Testing Engineer (*Collaudatore Statico*) to certify building safety prior to completion. Public authorities—primarily municipal technical offices and regional agencies such as the *Genio Civile*—review designs, issue permits, and conduct inspections. However, building control authorities are not held liable for defects that emerge during or after construction; liability rests with the architects, engineers, and/or third-party firms directly engaged in the project.

Delivery of Public Services for Urban Planning and Buildings

Quality of Public Services for Urban Planning and Buildings Score	From **48.3/100** in Naples, Palermo, and Reggio Calabria to **63.3/100** in Florence

Source: Regulatory Efficiency Unit, the World Bank.

Public services for building permitting in Italy are increasingly digitalized (box 2). All cities have developed online

26 Key regulations include the Ministerial Decree of August 3, 2015 (Fire Prevention Code); Ministerial Decree No. 236/1989 (on technical standards for accessibility in public buildings); Law No. 13/1989 (on the removal of architectural barriers and the promotion of accessibility); and Legislative Decree No. 81/2008 (Consolidated Act on Occupational Health and Safety). In the field of energy efficiency: Law No. 10/1991 (on energy conservation and the rational use of energy in buildings); Legislative Decree No. 192/2005 (implementing EU Directive 2006/32/EC on energy end-use efficiency and energy services), and the Ministerial Decree of June 26, 2015 (establishing minimum energy performance requirements for buildings), among others.

Box 2. Italy's digital transformation in public services: building, planning, and permitting

Italy has embarked on an ambitious effort to modernize its public administration, turning the challenges of the COVID-19 pandemic into an opportunity for wide-ranging reform. Guided by the National Recovery and Resilience Plan (PNRR, approved in 2021)[a] and successive Three-Year ICT Plans (*Piano Triennale*),[b] the country is reshaping how citizens and businesses interact with government. Approximately 25 percent of PNRR resources are allocated to digital transition objectives—including connectivity, business digitalization, and public administration—with EUR 6.1 billion dedicated to supporting central and local administrations and improving the seamlessness, interoperability, and inclusiveness of public services.

A cornerstone of this transformation is Italy's national digital infrastructure. The National Cloud Strategy and the National Strategic Hub (*Polo Strategico Nazionale*, PSN) aim to migrate 75 percent of public administrations to secure cloud environments by 2026.[c] Digital identity tools such as the Public Digital Identity System (SPID), the Electronic Identity Card (CIE), and the Digital Wallet for Public Services (IT-Wallet) enable citizens to access services more easily, while the National Data Platform (PDND) allows different levels of government to share data and coordinate services more effectively. To support the adoption of these tools, initiatives such as Italia Login, the Interministerial Committee for Digital Transition, and the Academy of Digital Municipalities (launched in September 2024) provide training in data governance, digital transformation, and GIS tools for public servants.

Digitalization has had a particularly visible impact on construction-related services. Many cities now rely on digital platforms for building permits, including online submissions and payments, with paper-based applications largely phased out. Leading examples—recognized for advanced digital functionality and user-centered design—include Turin's MUDE Piemonte and Bologna's Scrivania del Professionista. In cities where digital systems are still developing, PEC is used as an interim solution, as in Naples. Notably, while front office functions (such as initial contact or submission) are typically digitalized, internal back office processes remain only partially digital, meaning that full end-to-end digitalization is not yet universal.

Italian municipalities are also increasingly using GIS mapping and open-data platforms to strengthen urban planning, transparency, and citizen engagement. The 2025 Digital Municipalities Map, published by the National Association of Italian Municipalities and the Department for Digital Transformation,[d] shows that approximately 70 percent of municipalities have begun decommissioning local servers in favor of cloud infrastructure, and that more than 6,000 public entities have received grants to publish open data. A particularly innovative example is Bologna's Digital Twin (*Gemello Digitale*), a pilot initiative to develop a virtual, GIS-enabled replica of the city that integrates spatial, temporal, and social data. Although still under development, the platform is intended to enable officials and citizens to simulate urban dynamics, model different planning scenarios, and support decision-making and participatory planning, going beyond conventional mapping tools.[e]

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a More information at https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages/italys-recovery-and-resilience-plan_en.

b Managed by the Agency for Digital Italy (Agenzia per l'Italia Digitale, AgID), with the current one covering 2024-2026. More information at https://www.agid.gov.it/en/agenzia/stampa-e-comunicazione/notizie/2024/02/13/published-2024-2026-three-year-plan-information-technology-public-administration.

c More information at https://innovazione.gov.it/dipartimento/focus/polo-strategico-nazionale/?utm.

d Available at https://www.anci.it/mappa-dei-comuni-digitali-pubblicato-il-rapporto-2025-di-anci-e-dtd/?. More information at https://innovazione.gov.it/notizie/articoli/mappa-dei-comuni-digitali-pubblicato-il-rapporto-2025/?, https://innovazione.gov.it/notizie/articoli/anci-dtd-insieme-per-sostenere-digitalizzazione-dei-comuni-oltre-pnrr/?

e The project is run by a consortium: the municipal government of Bologna, together with the Fondazione Bruno Kessler, the University of Bologna, the technological centre CINECA, and the Fondazione Innovazione Urbana. Launched in 2023, it aims to transition from a prototype to a fully operational system by 2026. More information at https://www.comune.bologna.it/novita/comunicati-stampa/sites/default/files/imported/files/0-2023/9-settembre/bologna-gemello-digitale-presentazione-15-09-2023.pdf and https://www.fondazioneinnovazioneurbana.it/images/GEMELLODIGITALE/Bologna_DT_extended_version.pdf.

platforms for issuing different types of building authorizations. In most cities, applications for building permits are submitted through the SUE,[27] the municipal one-stop shop for building activities. The SUE serves as the single entry point for applicants and is responsible for receiving applications, transmitting documentation to relevant local authorities (such as landscape, environmental, or cultural heritage bodies), and communicating outcomes to applicants. Naples is an exception: while it has a SUE, modules for conventional building permits and occupancy permits have not yet been developed, and applicants therefore submit these requests via certified email (PEC).[28] Alongside permitting platforms, municipalities have also developed public GIS and interactive mapping tools that allow users to consult planning, zoning, and land-use data. The features and level of sophistication of these tools vary across cities; however, in all cases, the information provided is for reference only and has no legal validity.

Digitalization, however, does not in itself guarantee transparency. In Palermo, fee schedules are not available online, and in Reggio Calabria the information available online is outdated, requiring developers to contact municipal offices directly to obtain reliable estimates. In Naples and Rome, fee information is available online but fragmented, making it difficult to interpret. This lack of accessible and reliable information increases administrative burdens and uncertainty in project planning. By contrast, other cities have significantly simplified cost estimation. Bologna and Milan provide online calculators, while Florence and Genoa offer downloadable Excel tools with clear instructions, making cost estimation more transparent, user-friendly, and straightforward. In addition, Florence is the only city that regularly publishes official statistics on building permits issued.[29] If systematically collected and published, city-level data on building permits—together with information on processing times and investment trends—could serve as a valuable tool for urban policy evaluation, market monitoring, and investment planning.[30]

Operational Efficiency of the Building Permitting Process

Obtaining a building permit in Italy typically begins with commissioning specialized technical studies from licensed professionals, including topographical, geological, and geotechnical surveys, as well as an energy performance report, to ensure structural and regulatory compliance (figure 22). In parallel, developers obtain a cadastral report (*visura catastale*), an official document issued online by the national tax authority (*Agenzia delle Entrate*) through its website,[31] which confirms property ownership, boundaries, parcel identifiers, and basic land or building characteristics. Although not legally required, municipalities routinely request this report as part of the permit application, and it is widely regarded as essential for verifying ownership and confirming the applicant's right to build.

Once the preparatory studies and cadastral report have been obtained, the developer assembles the building permit application package, which includes architectural and structural design drawings representing the proposed works. The application is submitted electronically through the municipal SUE online platform—except in Naples, where applications are submitted via PEC as the modules for conventional building permits have not yet been developed. The building control authority then verifies compliance with national and local building regulations, zoning rules, and safety standards. Clarifications and additional documentation are commonly requested, which can extend the review period, particularly for projects located in or near sensitive areas such as historic sites, protected landscapes, or large-scale developments. In such cases, the building authority may consult other relevant bodies (for example, cultural heritage, environmental, fire safety, local planning offices, or utility authorities), depending on the project's characteristics and location. Once the technical review is completed and the application fees are paid, the

27 The term SUE is the official, nationally standardized designation for the municipal office responsible for construction permits throughout Italy, as defined by national law (Presidential Decree No. 380/2001 - Consolidated Building Act). In some regions, the SUE is integrated with or complemented by other one-stop systems, such as the SUAP (*Sportello Unico per le Attività Produttive*) or the SUAPE (*Sportello Unico per le Attività Produttive e per l'Edilizia*), which handle both productive and building activities. As a result, the institutional setup and nomenclature may vary slightly across municipalities or regions.

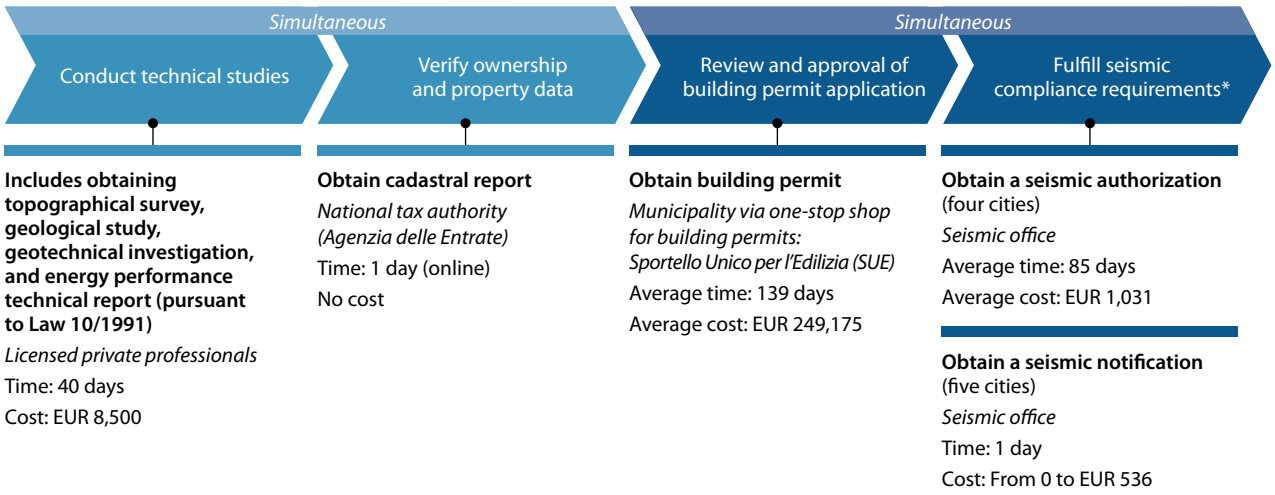
28 In Naples, the building authorizations handled by the SUE include the Certified Notice of Start of Works (*Comunicazione di Inizio Lavori Asseverata*, CILA), the Certified Declaration of Start of Activity (*Segnalazione Certificata di Inizio Attività*, SCIA), and the SCIA alternative to Building Permit (*Segnalazione Certificata di Inizio Attività in alternativa al Permesso di Costruire*, SCIAPdC), which allows certain projects to proceed on the basis of a certified declaration rather than a full permit.

29 Available at https://ediliziaurbanistica.comune.fi.it/grafici_anni_precedenti.html.

30 While the National Institute for Statistics (ISTAT) publishes quarterly national data on construction activity, open data on permitting outcomes at the city level are limited and often fragmented across multiple databases. ISTAT reports the number of dwellings, residential floor area, and non-residential construction area authorized—indicators that reflect the scale of construction, not the number of permits issued. A single building permit may authorize multiple dwellings or large project areas. More information is available at https://www.istat.it/en/tag/building-permits-2/.

31 At https://www.agenziaentrate.gov.it.

Figure 22. Main stages of obtaining a building permit in Italy



Source: Regulatory Efficiency Unit, the World Bank.
Note: Compliance with seismic regulations follows a distinct administrative process that runs in parallel with the building permit procedure and must be completed before construction begins. Depending on the seismic risk level and local administrative practices, projects either require a seismic authorization or a seismic notification.
*Seismic authorization is required in Reggio Calabria, Naples, Palermo, and Rome. Seismic notification applies in all other benchmarked cities. In most cities, the notification is submitted directly to the competent seismic office; however, in a few cities—including Bologna, Genoa, Milan, and Turin—it can be filed through the SUE alongside the building permit.

SUE issues the building permit (*permesso di costruire*), formally authorizing the start of construction.

Compliance with seismic regulations is managed through a separate administrative process that runs in parallel with the building permit application and must be completed before construction begins. Depending on the seismic risk classification of the area and local administrative practices, developers must either obtain a seismic authorization (*autorizzazione sismica*) or submit a seismic notification (*deposito sismico*) to the competent seismic office,[32] either directly or, where available, through the SUE. Italy classifies its territory into 4 seismic zones, with Zone 1 representing the highest risk and Zone 4 the lowest. In high- and medium-high-risk areas, such as Reggio Calabria (Zone 1) and certain Zone 2 cities, including Naples, Palermo, and Rome, an official seismic authorization is required. In the remaining assessed cities, which fall within moderate- or lower-risk zones, licensed professionals instead submit a seismic notification containing structural calculations, technical drawings, and a self-certified declaration of compliance with seismic design standards. Only 4 cities—Bologna, Genoa, Milan, and Turin—allow applicants to submit this notification through the SUE alongside the building permit application, thereby simplifying the permitting process. Elsewhere, developers must file seismic documentation separately with the competent seismic office.

Upon completion of construction, the project team files the occupancy permit request (*Segnalazione Certificata di Agibilità*, SCAG) with the municipality through the SUE. The SCAG is a self-certified declaration, introduced by Legislative Decree No. 222 of 2016, confirming that the building complies with structural, sanitary, safety, and energy-performance requirements. The submission is accompanied by supporting documentation, including the structural testing certificate (*Collaudo Statico*), the declarations of conformity for electrical and mechanical systems, the fire prevention certificate (*Certificato di Prevenzione Incendi*, CPI), and the final energy performance certificate (*Attestato di Prestazione Energetica*, APE), among others. By law, the SCAG becomes effective upon submission, allowing immediate occupancy. The municipality nevertheless has a statutory period of 30 days to review the filing and may request clarifications or additional documentation within that timeframe. In practice, developers often wait for an official acknowledgment before proceeding, in order to mitigate the risk of disputes.

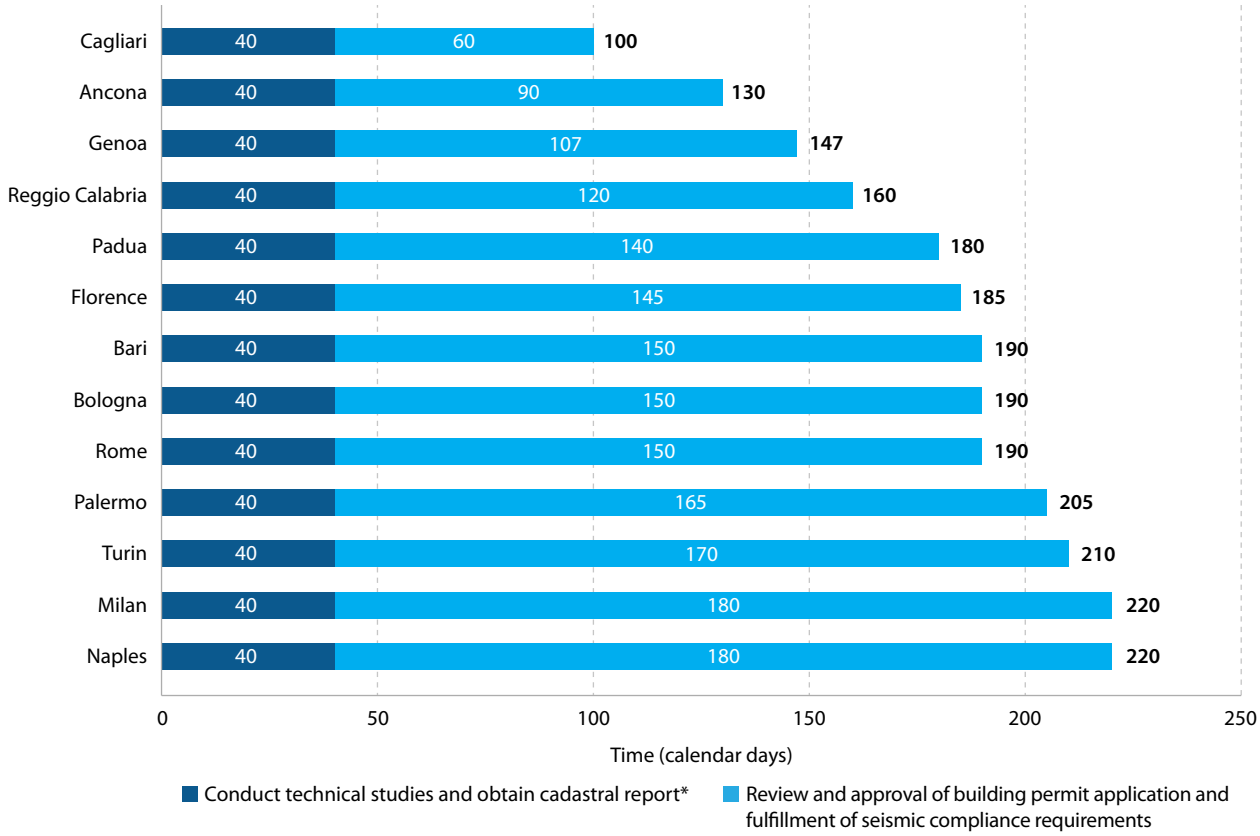
32 Depending on the city, the competent seismic office operates either under the municipal administration or the regional authority (*Genio Civile*). For simplicity, the term "seismic office" is used throughout this chapter to refer to both.

Time for Building Permitting

The time required to complete building permitting processes varies widely across cities, ranging from 100 days in Cagliari to 220 days in Milan and Naples. This variation is primarily driven by differences in the time municipal building authorities take to review and issue building permits, which ranges from 60 to 180 days (figure 23). National law establishes standard timelines: for most projects, municipalities are expected to complete their review within approximately 90 days, while more complex projects may be granted up to 150 days. In practice, however, timelines are often longer. Authorities frequently request additional information, particularly for large developments and projects located in sensitive areas that require opinions from external bodies, such as landscape, archaeological, environmental, or cultural heritage authorities. Administrative backlogs, coordination challenges among multiple authorities, limited availability of technically qualified staff, and uneven workloads across local offices further contribute to delays, especially in large metropolitan areas with high application volumes. When supplementary documentation is requested, the review period is suspended while the applicant prepares the required material and resumes with a new 30-day review period after resubmission. As a result, the overall process can legitimately extend to 180 days.

Cagliari stands out for its streamlined permitting processes. The SUAPE Sardegna (*Sportello Unico per le Attività Produttive e per l'Edilizia*) operates as an integrated e-platform that brings together both business-related authorizations (such as operating licenses) and building permits, re-

Figure 23. The building permitting process is fastest in Cagliari and slowest in Milan and Naples



Source: Regulatory Efficiency Unit, the World Bank.
Note: In Naples, Palermo, Reggio Calabria, and Rome, projects require a seismic authorization, which can take varying amounts of time to obtain—approximately 179 days in Naples, 60 days in Palermo and Reggio Calabria, and 40 days in Rome. Seismic notifications are filed within 1 day. Importantly, both seismic authorizations and notifications can be submitted simultaneously with the building permit application and therefore do not extend the overall timeline. Similarly, the cadastral report, which is available online, can be obtained in parallel with the preparation of technical studies and does not lengthen the process.
*The time required for the preparation of technical studies (topographical, geological, and geotechnical surveys, and the energy performance report) reflects the national median calculated from data collected across the benchmarked cities. Variations across cities are largely driven by factors that are not city-specific, such as the expertise and workload of the hired professionals, the size and complexity of the plot, and underlying ground conditions.

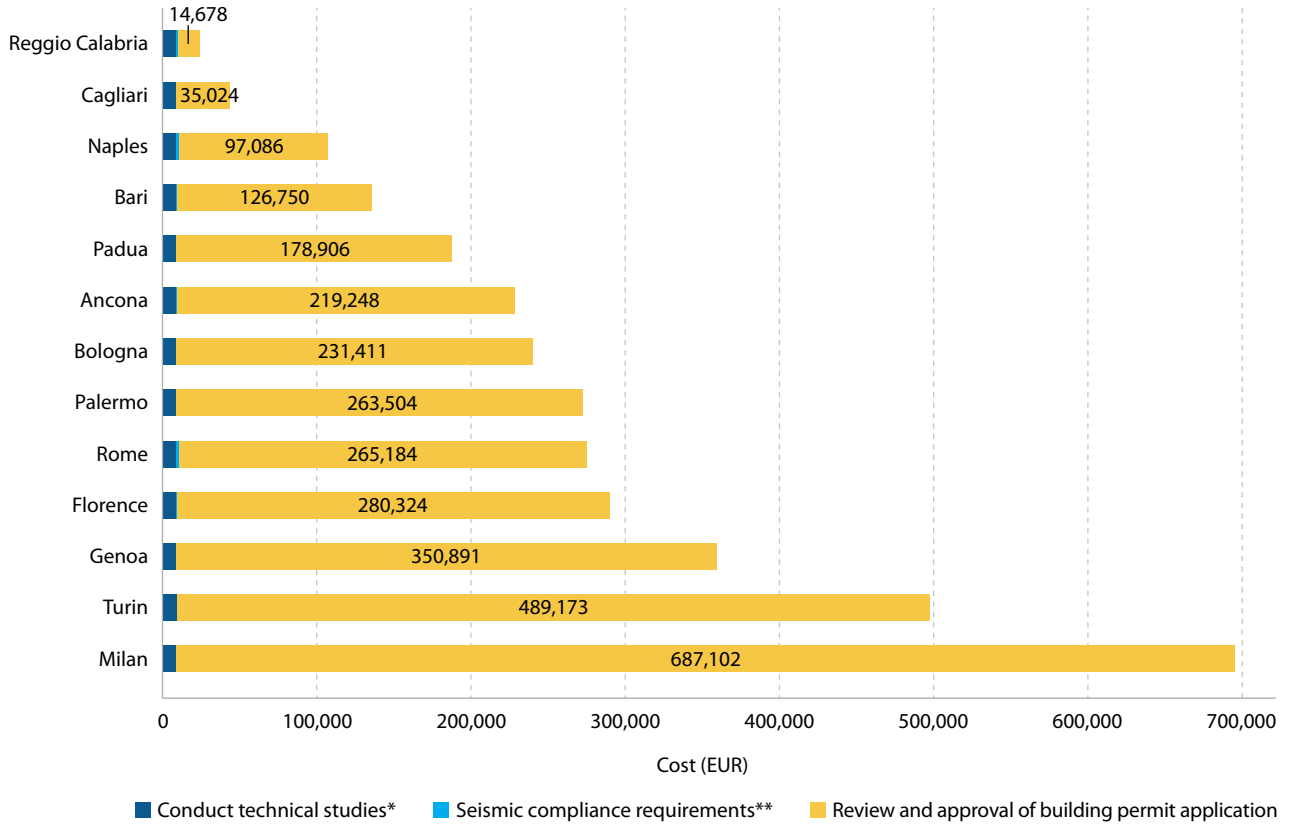
ducing fragmentation and accelerating reviews. Regional regulations further support this efficiency. Under Regional Resolution D.G.R. Sardegna No. 11/14 of February 28, 2017, building permit applications are subject to a statutory review period of 60 days, shorter than the national limit of 90 days. Cagliari's relatively fast permit issuance times reflect the combined effect of a well-functioning, integrated digital platform and a regional framework designed to streamline and expedite permitting.

By contrast, Naples and Milan record the longest average review and issuance times for building permits in Italy, at approximately 180 days. As large metropolitan areas, they handle a high volume of complex construction projects, often involving historic buildings, urban regeneration zones, or environmentally sensitive areas that require multiple technical opinions and interdepartmental approvals. These factors increase the workload of municipal permitting offices and can slow approvals for other projects. Anecdotal evidence from consulted experts suggests that rising application volumes, limited human resources, and uneven technical capacity within local administrations further contribute to delays.

Cost for Building Permitting

The total cost of the building permitting process for an office building of 1,800 m^2 such as the one considered by B-READY in its assessment, varies substantially across the benchmarked cities, ranging from approximately EUR 23,694 in Reggio Calabria to EUR 695,602 in Milan—nearly 30 times higher (figure 24). This wide disparity is

Figure 24. The cost of obtaining building permits in Italy varies dramatically



Source: Regulatory Efficiency Unit, the World Bank.
Note: Costs are calculated for the development of a commercial building that will be used for offices with the following characteristics: a total floor area of 1,800 m^2 (5 floors × 360 m^2), a floor-to-floor height of 3 meters, and a land plot of 603.8 m^2situated in an area with existing office buildings.
*The cost of preparing technical studies (topographical, geological, and geotechnical surveys, and the energy performance report) reflects the national median calculated from data collected across the benchmarked cities. Variations across cities are largely driven by factors that are not city-specific, such as the expertise and workload of the hired professionals, the size and complexity of the plot, and underlying ground conditions.
**A further, smaller source of cost variation arises from seismic filing fees, which are higher for projects requiring full authorization than for those requiring only a notification. For example, a simple seismic notification ranges from EUR 32 in Cagliari to EUR 536 in Florence, while a full seismic authorization can cost up to EUR 1,544 in Rome and EUR 1,732 in Naples.

largely driven by urbanization fees, which are levied alongside administrative fees and stamp duties through the SUE and are a prerequisite for issuing a building permit.

Urbanization fees are mandatory financial contributions paid by developers to municipalities to offset the additional costs that new developments impose on local infrastructure and public services, such as roads, public transport, parks, and waste management. The level of these fees depends heavily on local conditions, and municipalities retain broad discretion in setting and updating them. While national and regional frameworks provide general guidance, fee structures are shaped by factors including urban density, infrastructure needs, fiscal strategies, and policy priorities. Fees typically vary according to project size, type (e.g., new construction vs. renovation), and location/urban classification (such as central, peripheral, or industrial zones), while unit costs per square meter are closely linked to local land values. Under the Subnational B-READY hypothetical scenario—a large new office building of 1,800 m^2 across 5 floors on a land plot of 603.8 m^2—these factors help explain why Milan's dense, high-value urban core generates significantly higher fees, whereas smaller and less densely built cities such as Reggio Calabria impose much lower costs for comparable projects.

Municipalities also determine how and when fees are adjusted over time. For instance, Milan updated its urbanization fees in 2023 through City Council Resolution No. 28/2023, introducing differentiated rates for central and peripheral zones. On average, fees increased by 38 percent, with increases of up to 113 percent in central areas, reflecting higher land values, intensive infrastructure demands, and the city's attractiveness to domestic and foreign investment. Fees for new office buildings are at least three times higher than those applied to conversions or renovations.[33] By contrast, Reggio Calabria has made only limited adjustments to its fees over time, maintaining a flat rate that does not vary by building type, size, or location. This approach keeps overall permitting costs comparatively low.

Areas for Improvement in Building Permitting

Advance digital interoperability and user-centered enhancements of building permitting platforms. At present, the SUE primarily functions as the municipal entry point for building permit applications, transmitting documentation to relevant local authorities (such as landscape, environmental, or cultural heritage bodies) and coordinating opinions or authorizations based on the project's characteristics and scope. While front office functions (i.e., initial contact or submission) are generally digitalized, internal back office processes remain only partially digital, meaning full end-to-end digitalization is not yet universal. To improve efficiency, SUE online platforms should evolve toward greater interoperability, enabling seamless, real-time information exchange with all municipal, regional, and national authorities involved in building permitting. This would streamline workflows and provide developers with a more intuitive and predictable user experience. User-friendly interfaces and digital compliance-check tools could help applicants verify regulatory conformity prior to submission, while stronger coordination between the Agency for Digital Italy (AgID), the Ministry of Infrastructure and Transport (MIT), and regional digitalization offices could ensure coherence in technical standards and facilitate gradual convergence of existing systems toward international good practices. In addition, emerging technologies—such as artificial intelligence and predictive analytics—could further enhance efficiency by flagging incomplete applications, estimating review times, and identifying potential compliance risks. International experience offers useful models: Estonia, Croatia, and Porto (Portugal) allow fully online applications, while Hungary operates integrated platforms connecting all relevant authorities.

Relevant stakeholders: Municipal authorities (SUE Offices), regional digitalization offices, Agency for Digital Italy (AgID), Ministry of Infrastructure and Transport (MIT), national, municipal, and regional external authorities/agencies (land registries, tax databases, and cultural heritage, environmental, fire-safety, and seismic authorities, among others)

Integrate seismic compliance requirements into the online building permit application. Bologna, Genoa, Milan, and Turin illustrate good practice within Italy: developers can submit seismic notifications alongside their building permit applications through the SUE, completing the process in a single step without separate filings with the seismic office. In all other cities, this additional submission remains necessary. Expanding coordination between municipal SUE platforms

33 More information at https://www.studioinzaghi.com/en/municipality-of-milan-updated-urbanization-charges-for-agreed-private-services/ and https://www.lavoripubblici.it/news/milano-oneri-urbanizzazione-determinazione-9501-2025-36734.

and seismic offices would simplify procedures for developers by reducing administrative steps, while ensuring that seismic compliance is assessed in parallel with building permit issuance—an essential safeguard in a country exposed to significant seismic risk.

Relevant stakeholders: Municipal authorities (SUE Offices), seismic offices (municipal/regional depending on the city)

Integrate building and occupancy permit modules in Naples' SUE. Naples remains an exception among the benchmarked cities. While it operates a SUE, modules for conventional building permits and occupancy permits have not yet been developed, requiring applicants to submit these requests via PEC. The SUE currently handles authorizations such as the Certified Notice of Start of Works (*Comunicazione di Inizio Lavori Asseverata*, CILA), the Certified Declaration of Start of Activity (*Segnalazione Certificata di Inizio Attività*, SCIA), and the SCIA alternative to Building Permit (*Segnalazione Certificata di Inizio Attività in alternativa al Permesso di Costruire*, SCIAPdC), which allows certain projects to proceed on the basis of a certified declaration rather than a full permit. Upgrading SUE modules to enable the submission and issuance of both building and occupancy permits would align Naples with good practices in public service delivery observed in other major cities.

Relevant stakeholders: Municipal authorities (SUE Offices)

Enhance transparency, accessibility, and availability of building permit information. Municipalities should ensure that all building permit fees, procedures, and processing timelines are published online in a clear, consistent, and up-to-date manner. Even where fee information is available, it is often difficult to interpret due to variations in terminology, calculation methods, and fee structures across cities. Good-practice examples illustrate how digital tools can simplify cost estimation and improve transparency: Bologna and Milan provide interactive online calculators, while Florence and Genoa offer downloadable simulators that make cost estimation significantly easier for applicants. Scaling up these practices nationwide would improve clarity, enhance cost predictability, reduce administrative burdens, and support better-informed planning and investment decisions. Transparency should also extend to city-level permitting data. Florence is currently the only city that regularly publishes official statistics on building permits issued. While the National Institute for Statistics (ISTAT) publishes quarterly national data on construction activity, city-level information remains limited and fragmented, constraining effective monitoring. If systematically collected and published, city-level data on building permits—together with information on processing times and investment trends—could become a valuable resource for urban policy evaluation, market monitoring, and investment planning.

Relevant stakeholders: Municipal authorities (SUE Offices), National Institute for Statistics (ISTAT)

Calibrate building permit fees to incentivize investment in specific areas and support sustainable urban development. Building permit fees, particularly urbanization charges for new construction, finance essential public infrastructure, including roads, parks, and waste management, ensuring that new developments contribute fairly to the services and facilities they use and impact. When well designed, these fees reflect market dynamics and support sound urban management, especially in rapidly evolving areas. Regular review is therefore essential to ensure that fees remain aligned with development patterns and do not inadvertently constrain growth. Cities and regions could explore differentiated approaches, such as adjusting charges for standard projects versus developments in areas targeted for economic regeneration, or introducing targeted caps to maintain proportionality. Milan provides a relevant example of targeted calibration. The city differentiates rates between central and peripheral zones and applies higher charges to new construction than to conversions. It also offers targeted incentives, including reductions of more than 60 percent in urbanization fees for redevelopment projects that replace existing buildings with new structures of the same volume. This approach balances the need to finance infrastructure with the objective of promoting sustainable land use and supporting urban regeneration. Recalibrating building permit fees in this manner could foster a more attractive investment climate while preserving municipal capacity to fund essential public infrastructure.

Relevant stakeholders: Municipal authorities (SUE Offices) and regional authorities

Strengthen technical capacity and professionalization in building control agencies. Investing in human capital is essential to ensuring consistent, high-quality, and efficient building permit review. Municipalities should increase technical staffing in SUE offices, assign each application to a dedicated case officer to enhance accountability and reduce conflicting guidance,

and establish liaison functions or interactive online tools to provide clearer and more proactive support to applicants. Current inefficiencies are often linked to uneven training, staff shortages, high turnover, and limited digital skills. Introducing mandatory professional certification and periodic recertification for municipal technicians and staff involved in the permitting process would help maintain technical standards. In parallel, online knowledge-sharing platforms could support peer learning and ensure access to updated guidance and good practices. Together, these measures would strengthen technical capacity and foster a culture of continuous learning and collaboration within local administrations.

Relevant stakeholders: Municipal authorities (SUE Offices) and regional authorities

Ensure consistent and proper application of fast-track procedures for low-risk construction projects. Fast-track permitting for low-risk construction is widely recognized as a good practice to improve efficiency, reduce administrative burdens, and encourage investment. Minor renovations, small-scale extensions, or standard residential developments often face procedures similar to those applied to large and complex projects, resulting in unnecessary delays and inefficient use of administrative resources. A tiered permitting system—under which low-risk projects benefit from streamlined approvals while higher-risk projects undergo standard review—can accelerate project timelines, free up municipal capacity, and provide greater certainty to developers. In Italy, this approach is operationalized through the Simplified Certified Notice of Start of Activity (*SCIA Semplificata*), which allows eligible low- and medium-risk works to commence immediately upon submission of a certified notice, provided that all technical requirements and professional certifications are met. Private-sector experts consulted for this Subnational B-READY assessment consistently identified Florence and Bologna as good-practice examples, citing clear risk-based criteria, standardized workflows, and reliable municipal oversight. Nationally, however, application of the procedure remains uneven, with instances of underuse, inconsistent interpretation, or divergent local practices limiting its effectiveness. Ensuring consistent and proper application requires clear eligibility rules, standardized digital submission through the SUE, transparent technical checklists, and reinforced professional responsibility. When effectively implemented, these elements would allow municipalities to fully leverage *SCIA Semplificata* as a reliable, efficient, and legally compliant fast-track instrument. Experience from other European countries, such as Austria (Vienna) and Sweden, further demonstrates that differentiated permitting processes can successfully balance speed, oversight, compliance, and safety.

Relevant stakeholders: Municipal authorities (SUE Offices) and regional authorities, Ministry of Infrastructure and Transport (MIT), Agency for Digital Italy (AgID), Ministry for Public Administration

2.3 Environmental Permitting

Quality of Regulations for Environmental Permitting

Quality of Regulations for Environmental Permitting Score	**63.8/100** (all cities)

Source: Regulatory Efficiency Unit, the World Bank.

Italy operates under a unified national framework for environmental permitting, while allowing regions to tailor implementation to local contexts. Legislative Decree No. 152/2006 (Environmental Code) classifies building projects according to their potential environmental impact, subjecting them to full EIAs, screening procedures, or exemptions, depending on project type, scale, location, cumulative effects, and proximity to protected areas. In line with EU SEA Directive (2001/42/EC), urban planning instruments—such as municipal general regulatory plans (PRG) or equivalent land-use plans—must undergo a SEA to ensure that zoning, infrastructure, and land-use decisions are environmentally sound. This framework is complemented and implemented through regional legislation and municipal planning instruments guiding land use and development[34] and is supported by technical guidelines issued by the National Environmental Protection System (SNPA)[35] to assist competent authorities and practitioners in conducting assessments.

34 These urban planning tools differ by city and may include a General Urban Plan (*Piano Urbanistico Generale*), a Master Plan (*Piano Regolatore Generale*), a Municipal Urban Plan (*Piano Urbanistico Comunale*), or a Territorial Governance Plan (*Piano di Governo del Territorio*).
35 Available at https://www.snpambiente.it/wp-content/uploads/2020/05/Linee_Guida_SNPA_LLGGVIA_28_2020.pdf.

The Environmental Code requires EIAs to be prepared and reviewed by qualified professionals and to include a non-technical summary, ensuring that findings are accessible to the general public. Citizens and stakeholders may submit comments during public consultations and challenge EIA permitting decisions. While the framework promotes transparency and accountability, it lacks systematic capacity-building tools to strengthen stakeholder engagement, such as training or technical support, and offers no alternative dispute-resolution mechanisms, leaving judicial review as the sole channel for resolving environment-related conflicts.

Quality of Public Services for Environmental Permitting

Quality of Public Services for Environmental Permitting Score	From **84.4/100** in Bologna to **87.5/100** in all other cities

Source: Regulatory Efficiency Unit, the World Bank.

Reflecting Italy's multi-level governance structure, EIAs are managed through one national digital platform and multiple regional platforms, each serving different jurisdictions and categories of projects.[36]

Managed by the Ministry of the Environment and Energy Security, the VAS–VIA–AIA portal (available at https://va.mite.gov.it) handles EIAs for projects of national importance or with significant environmental impact. The portal provides full public access to project documentation, clear and accessible non-technical summaries, and secure submission of public comments through Italy's digital identity systems, including the SPID and CIE. It also features a dedicated "Citizen Area" that allows users to monitor project timelines and updates, supporting transparency and active public participation.

At the regional level, the digital landscape is diverse (table 2). Apulia (Bari) and Tuscany (Florence) operate fully interactive online portals that allow citizens to participate directly in public consultations on regional EIAs, setting a high standard for accessibility and engagement. A second group of regions—Marche (Ancona), Emilia-Romagna (Bologna), Liguria (Genoa), Lombardy (Milan), Campania (Naples), Sicily (Palermo), and Piedmont (Turin)—operates partially digital systems in which project information is published online, EIA documentation can be submitted electronically, and online communication with authorities is supported, but public comments on EIA projects must be submitted via PEC. While legally valid, PEC is less user-friendly, offers limited transparency, and makes it more difficult for the public to monitor and track the status of submissions. By contrast, Sardinia (Cagliari), Veneto (Padua), Calabria (Reggio Calabria), and Lazio (Rome) maintain primarily informational websites, with all feedback, document submissions, and communications handled exclusively via PEC. Across all regions, however, hard-copy submissions are not required.

Beyond public consultations, the level of digitalization varies across other aspects of the EIA process, including payments. Almost all regional portals, with the exception of Emilia-Romagna (Bologna), have implemented online payment systems for EIA fees. By contrast, both the national VAS–VIA–AIA portal and the Emilia-Romagna platform continue to rely exclusively on manual bank transfers, lacking direct electronic payment functionality and thereby limiting transactional efficiency and digital interoperability.

National and regional requirements for submitting an EIA application, associated fees, and lists of approved EIAs are publicly available online. However, relevant information and statistics are fragmented across competent authorities, with no consolidated or interoperable data source. Moreover, final decisions on environmental clearances or permits cannot be appealed through an online platform. Appeals must be submitted via PEC to the Regional Administrative Court or, at second instance, to the Council of State. There is no dedicated digital infrastructure to manage or track appeals.

Operational Efficiency of Environmental Permitting Process

Italy's Environmental Code establishes a tiered, risk-based approach to environmental assessment. Projects with sig-

36 EIA responsibilities in Italy are allocated according to the scale and potential environmental impact of each project, ensuring proportionate and effective oversight. The Ministry of the Environment and Energy Security oversees large-scale or nationally significant projects with major environmental impacts, including oil refineries, thermal power plants, wind farms, integrated chemical plants, highways, airports, and railways. A comprehensive list of such projects is set out in Annex II of the Environmental Code: https://www.bosettiegatti.eu/info/norme/statali/2006_0152_allegati.htm#P_4. Regional governments handle medium-sized or localized developments and may further delegate responsibility for smaller projects (such as parking lots or local roads) to provinces or municipalities. Municipalities generally play a consultative role in the EIA process but may also issue simplified environmental permits for low-impact projects.

Table 2. Across regions, EIA digital platforms display substantial variation in the scope and quality of public participation tools, online services, and electronic fee payment functionalities

Competent authority	Online public consultation	Online payments	Online communication between users and authorities	Online document submission
National VAS–VIA–AIA portal	☑	☒	☑	☑
Marche (Ancona)	☒	☑	☑	☑
Apulia (Bari)	☑	☑	☑	☑
Emilia Romagna (Bologna)	☒	☒	☑	☑
Sardinia (Cagliari)*	☒	☑	☒	☒
Tuscany (Florence)	☑	☑	☑	☑
Liguria (Genoa)*	☒	☑	☑	☑
Lombardy (Milan)	☒	☑	☑	☑
Campania (Naples)	☒	☑	☑	☑
Veneto (Padua)*	☒	☑	☒	☒
Sicily (Palermo)	☒	☑	☑	☑
Calabria (Reggio Calabria)*	☒	☑	☒	☒
Lazio (Rome)*	☒	☑	☒	☒
Piedmont (Turin)	☒	☑	☑	☑

Source: Regulatory Efficiency Unit, the World Bank.
Note: At the national level, the Ministry of the Environment and Energy Security (MASE) manages a dedicated EIA portal for projects under national competence. Each region typically maintains its own online portal. Regions marked with an asterisk (*) operate informational websites rather than interactive portals.

nificant potential environmental impacts are subject to a full EIA, while projects with more moderate impacts undergo a screening process to determine whether a full EIA is required. By law, residential projects under 40 hectares in new urban areas, or under 10 hectares in existing urban areas on land already zoned[37] for housing and located outside protected areas (such as the Pillar III B-READY hypothetical scenario), do not require a separate EIA. Instead, environmental compliance is verified through the issuance of a *Permesso di Costruire* (building permit). For residential projects, this is typically issued as a *Permesso di Costruire Convenzionato* (agreement-based building permit), accompanied by a formal agreement between the developer and the municipality. This agreement often includes obligations related to contributions to public infrastructure, social housing, or other urban development requirements.

Developers submit technical documentation demonstrating compliance with municipal urban plans, sectoral regulations (e.g., sanitation, utilities, and fire safety), and any remaining environmental requirements. Municipalities then convene a *Conferenza di Servizi*, a coordinated review involving all relevant municipal and regional authorities. Additional studies or reports may be requested as needed. If the project is found compliant, a building permit incorporating environmental compliance is issued, allowing construction to commence.

Areas for Improvement in Environmental Permitting

Modernize and environmentally assess local urban planning instruments. Many Italian cities continue to rely on urban plans adopted before the introduction of SEA into the Environmental Code in 2006. Cities such as Ancona, Bari, Cagliari, Naples, Palermo, Rome, and Turin operate under legacy plans that have not undergone environmental assessment (table 3). As a result, new construction projects in these cities require SEA screening in addition to municipal approval—a process that can take between 1 and 5 years as urban planning and environmental evaluations proceed in parallel.[38] This du-

37 Zoning is established through the municipal urban planning instrument, which under the Environmental Code must undergo a SEA (*Valutazione Ambientale Strategica*) before approval.
38 A comprehensive summary of all regional SEA regulations is available at https://www.isprambiente.gov.it/files2023/attivita/repertorio-vas_dicembre-2021.pdf.

Table 3. Municipal urban plans and SEA status: gaps in environmental assessment

City	Urban Planning Instrument	SEA Conducted
Ancona	Piano Regolatore Generale (General Regulatory Plan, 1993)	☒
Bari	Piano Regolatore Generale (General Regulatory Plan, 1976)	☒
Bologna	Piano Urbanistico Comunale (Municipal Urban Plan, 2021)	☑
Cagliari	Piano Urbanistico Comunale (Municipal Urban Plan, 2003)	☒
Florence	Piano Operativo e Piano Strutturale (Operational Plan and Structural Plan, 2025)	☑
Genoa	Piano Urbanistico Comunale (Municipal Urban Plan, 2015)	☑
Milan	Piano di Governo del Territorio (Municipal Urban Development Plan, 2019)	☑
Naples	Piano Regolatore Generale (General Regulatory Plan, 2004)	☒
Padua	Piano di Assetto del Territorio e Piano degli Interventi (Territorial Management Plan and Operational Plan, 2014)	☑
Palermo	Piano Regolatore Generale (General Regulatory Plan, 1962)	☒
Reggio Calabria	Piano Strutturale Comunale (Municipal Structural Plan, 2024)	☑
Rome	Piano Regolatore Generale (General Regulatory Plan, 2008)	☒
Turin	Piano Regolatore Generale (General Regulatory Plan, 1995)	☒

Source: Regulatory Efficiency Unit, the World Bank.

al-track approach reduces predictability, prolongs approval timelines, and increases costs for both developers and local authorities.

Relevant stakeholders: Ministry of the Environment and Energy Security (MASE), National Institute of Urban Planning (INU), regional authorities, municipalities

Update and harmonize the national urban planning framework and standardize local planning procedures. Italy's national urban planning law (Law No. 1150/1942) provides a fragmented framework for local planning, resulting in wide variation in planning instruments, legal competencies, and procedural requirements across municipalities. These inconsistencies contribute to uneven approval processes, legal uncertainty for developers, extended timelines, and higher administrative costs. They also create scope for discretionary decision-making, which can undermine transparency and predictability.[39] Against this backdrop, a broad range of practitioners and institutions—including the Urban Planning National Institute (INU)—have independently called for a comprehensive national reform to reduce municipal fragmentation and strengthen the effectiveness of urban planning.[40]

Relevant stakeholders: Ministry of the Environment and Energy Security (MASE), National Institute of Urban Planning (INU), regional authorities, municipalities

Strengthen digital services and interoperability in environmental assessments. Italy's digital infrastructure for environmental assessments is divided between the national VAS–VIA–AIA portal and multiple regional platforms. While some regions, such as Apulia and Tuscany, operate fully interactive systems for EIA submissions and public consultations, others rely primarily on PEC or informational websites. Expanding interactive functionalities—including online submission, fee payment, project tracking, and appeal management—would improve efficiency, transparency, and user experience. Even if separate national and regional platforms are retained, the adoption of shared technical standards for data formats, interoperability, and cybersecurity would enable seamless information exchange nationwide. This, in turn, would support the development of a centralized national dashboard

39 For more information check https://uvadoc.uva.es/bitstream/handle/10324/18205/CIUDADES-2015-18-Italiana.pdf?sequence=1.
40 Key objectives of such proposal include: (a) promoting urban and territorial regeneration through tax incentives and a dedicated national fund; (b) defining and regulating new urban planning standards to enhance social inclusion and environmental quality; (c) developing urban plans on the basis of principle of consistency rather than strict conformity, supporting faster, more flexible, and effective implementation; and (d) encouraging co-planning among local authorities to improve coordination and participatory decision-making. Cities such as Bologna (2021) and Florence (2025) are already piloting these approaches in their local planning instruments, while others, including Naples (since 2024) and Ancona (planned for 2027), are in the process of modifying or preparing their urban planning instrument to implement them. More information can be found at the following link: https://www.inu.it/leggi/16562/l-rsquo-inu-presenta-in-senato-la-legge-di-principi-sul-governodel-territorio-ld-quo-innovazioni-per-rispondere-alla-sfida-della-transizione-rdquo.html.

consolidating data from all portals, strengthening environmental governance, and making processes more transparent and citizen-centered. Emerging technologies, such as artificial intelligence and predictive analytics, could further enhance efficiency by flagging incomplete submissions, estimating review timelines, and identifying compliance risks.

Relevant stakeholders: Ministry of the Environment and Energy Security (MASE), regional authorities, municipalities, Agency for Digital Italy (AgID)



3. Utility Services

Results Summary*

Pillar I: Regulatory Framework

Score:
90.3/100 (all cities)

Pillar II: Public Services

Score:
From **89.4/100** in Padua to **93/100** in Milan and Rome

Pillar III: Operational Efficiency

Score:
From **69.1/100** in Palermo to **78.0/100** in Ancona

Time to obtain a connection (calendar days):

- ***Electricity:*** From 76 in Genoa to 161 in Rome
- ***Water:*** From 48 in Turin to 130 in Rome

Cost of connection (percentage of income per capita):**

- ***Electricity:*** From 34% in Milan and Turin to 76% in all other cities
- ***Water:*** From 2.5% in Ancona to 13.9% in Milan

Source: Regulatory Efficiency Unit, the World Bank.
*Refer to the appendix for the detailed set of data, disaggregated by topic and city.
**Italy's 2023 gross national income (GNI) per capita is EUR 35,708.

What Does the Utility Services Topic Measure?

The Utility Services topic measures the effectiveness of regulatory frameworks, the quality of governance and transparency of service delivery mechanisms, and the operational efficiency of providing electricity, water, and internet services. The analysis is structured around three pillars. The first pillar assesses the effectiveness of regulations in electricity, water, and internet services, focusing on the *de jure* features of the regulatory framework. This includes the rules and institutional arrangements necessary to ensure that connections and services are delivered with reliability, safety, affordability, and environmental sustainability. The second pillar of the topic measures the quality of governance and transparency in the provision of utility services, thus assessing the *de facto* practices of actors in the sector, including utilities, regulators, and other entities

involved in planning, managing, and overseeing services. The third pillar measures the operational efficiency of utility services as experienced by firms. It captures the time and cost required to obtain electricity, water, and internet connections, the reliability of service supply, and the cost of these services.

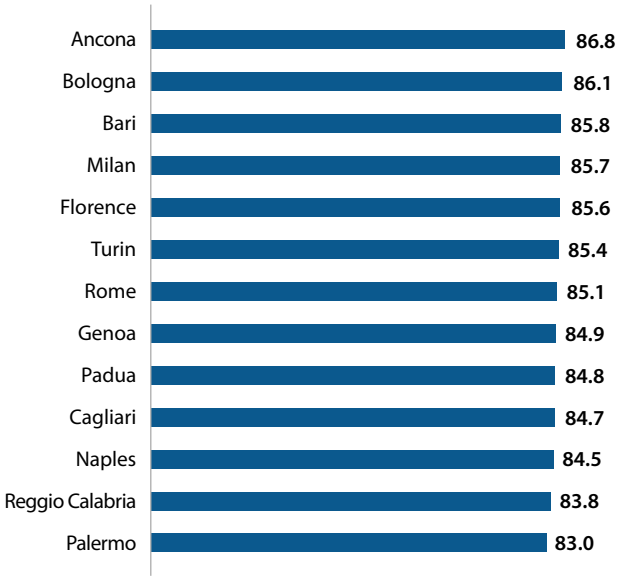
Main Findings for Utility Services

Italy has a robust regulatory framework for utility services (electricity, water, and internet), standardized at the national level and overseen by independent regulatory bodies: the Regulatory Authority for Energy, Networks and Environment (ARERA) for electricity and water, and the Italian Communications Regulatory Authority (AGCOM) for internet. However, the provision of public services varies by location. Disparities emerge mainly in areas under municipal and utility company jurisdiction. The availability of digital services, and the clarity and transparency of information, show notable variation across the country and leave room for improvement. Overall, opportunities exist to enhance cross-utility coordination in infrastructure deployment. None of the cities has yet developed online platforms to manage excavation permits in a coordinated manner across network operators (box 3).

City-level results also reveal local variation in the time and cost required to obtain utility connections. Utility connection and service costs are relatively affordable compared to international benchmarks, and electricity stands out for its comparatively faster connection times. The reliability of utility services varies by location, though both electricity and water services demonstrate strong performance. On average, businesses experience fewer disruptions compared to international values.

Ancona ranks highest on the Utility Service indicator (86.8 points out of 100), combining a strong regulatory framework with reliable, digitalized, and transparent service delivery. Bologna follows closely with 86.1 points. Reggio Calabria and Palermo show the greatest potential for improvement, scoring 83.8 and 83.0 points respectively (figure 25).

Figure 25. Utility Services score*



Source: Regulatory Efficiency Unit, the World Bank.
*Scale from 0 to 100 (higher = better)

Electricity

Italy's electricity sector is characterized by strong transparency, particularly regarding tariffs. A specialized comparison portal, *Portale Offerte*, enables customers to evaluate electricity costs across suppliers. Service quality data are published at the city level, accessible online, and updated regularly. However, information on new connections could be enhanced. Distribution companies in Milan and Turin do not publish connection cost estimates, and utilities in other cities could improve accessibility by introducing tools such as online cost calculators to assist clients planning new connections. Similarly, none of the utilities disclose estimated connection timeframes.

The efficiency of connecting businesses to the electricity network varies significantly across the 13 cities. Connection times range from 76 and 77 days in Genoa and Padua, respectively, to 161 days in Rome. Connection costs are regulated by ARERA and range from EUR 11,621 for a low-voltage connection to EUR 14,154 for a medium-voltage connection with a capacity of 180 kVA.

Service reliability also differs markedly. Nationally, customers experience an average of 4.4 interruptions and 2.5 hours without power per year. In Palermo, customers face 7.9 outages and 4.1 hours without power annually, whereas Florence enjoys the best reliability, with 2.6 outages per year and 1.4 hours without power.

Water

Each of the 13 cities surveyed is served by a different water utility, which may be publicly or semi-publicly owned depending on the location. All utilities monitor reliability, quality, and environmental sustainability, and disclose tariffs online. Nearly all—except the utility operating in Padua—publish planned works online.

Connection times vary considerably. The fastest process is in Turin (48 days), while the slowest is in Rome (130 days), largely due to excavation permit timelines. In Turin, a simple notification prior to conducting connection works suffices, whereas in Rome, approvals from multiple authorities are required. Application processing is fastest in Bari (7 days) and slowest in Cagliari, Naples, Palermo, and Reggio Calabria (20 days). External works and post-connection steps are quickest in Milan (10 days) and longest in Genoa and Cagliari (40 days).

Internet

Italy's regulatory framework for internet services aligns with European standards and ensures fair interconnection among internet service providers. The framework promotes efficient network deployment and service quality through infrastructure sharing. However, regional disparities persist— particularly in fiber rollout and coordination with local authorities—resulting in connectivity challenges in rural and underserved areas. Accelerating fiber-to-the-home deployment and strengthening regional coordination remain crucial to ensuring equitable access and advancing Italy's digital transition.

Box 3. Lack of "dig-once" coordination drives delays across utility connections

Excavation permitting and street-works coordination are key drivers of connection times and costs across utilities. The absence of a shared process results in duplicated digs, longer approval queues, heavier burdens on municipalities, and avoidable disruption.

In Italy, the National Federated Infrastructure Information System (SINFI) serves as an integrated cartographic platform that consolidates data on underground and aboveground infrastructure. By providing information on existing networks, SINFI helps planners avoid conflicts. However, this study finds that the uptake of SINFI remains limited, and cross-utility network sharing is still time-consuming—except in cases where a single parent company owns multiple services. For example, in Bologna, Genoa, Padua, and Rome, electricity and water utilities share maps systematically and efficiently.

Additionally, none of the measured cities currently operates a fully-fledged online platform that manages excavation permits end-to-end across all operators or enables true "dig-once" scheduling. Permits and clearances are still obtained separately by each utility company. Mechanisms to coordinate street works—align excavation schedules, minimize disruption, and accelerate rollout—are also rare and lack systematic implementation.

Under Italy's Electronic Communications Code,[a] network operators must publish maintenance plans semiannually and electronically file street-dig projects so that others can coordinate and agree on a common works plan within 30 days. Yet in the absence of city-level digital platforms to operationalize these requirements, real-world coordination remains limited.

Some municipalities coordinate activities through offline mechanisms. In Bari, Florence, and Milan, weekly planning meetings organized by local authorities bring together stakeholders—including water, electricity, and telecom utilities— to exchange information on upcoming and ongoing excavation works. In Bologna, the Public Works and Infrastructure Department (*Settore Lavori Pubblici e Infrastrutture*[b]) plays a technical coordinating role in excavation activities. In Rome, all utilities use a common platform to request excavation permits.[c] These are valuable steps, but they fall short of a unified, cross-utility e-permit system with shared scheduling, status tracking, and GIS (Geographic Information System) layers—i.e., the backbone needed to implement "dig-once" coordination systematically.

a Art. 88-89 of the Legislative Decree No. 259 of August 1, 2003, and amendments (*Codice delle comunicazioni elettroniche*), implementing the 2002 EU telecoms package: Directive 2002/21/EC (Framework), Directive 2002/19/EC (Access), Directive 2002/20/EC (*Authorisation*), and Directive 2002/22/EC (Universal Service).
b Often working in collaboration with the Sustainable Mobility and Infrastructure Department (*Settore Mobilità Sostenibile e Infrastrutture*).
c https://www.comune.roma.it/web/it/scheda-servizi.page?contentId=INF765005.

3.1 Electricity

Quality of Regulations for Electricity

Quality of Regulations for Electricity Score	**94.6/100** (all cities)

Source: Regulatory Efficiency Unit, the World Bank.

Italy's electricity regulation is robust, with clearly defined oversight, safety, and sustainability standards. The Regulatory Authority for Energy, Networks and Environment (ARERA) sets tariffs and service standards and monitors their implementation to ensure quality and reliability. Sanctions for noncompliance are used to incentivize improved performance by utilities. Technical safety regulations mandate that licensed professionals carry out electrical installations and certify their quality and compliance with applicable standards. On sustainability, regulations promoting smart grid expansion and encouraging energy-efficient behavior among enterprises could be further strengthened.

Quality of Governance and Transparency of Electricity Service Provision

Quality of Governance and Transparency of Electricity Service Score	From **91.5/100** in Milan and Turin to **92.6/100** in all other cities

Source: Regulatory Efficiency Unit, the World Bank.

Entrepreneurs in all cities can apply online for new electricity connections, track their applications, and pay connection fees and bills electronically. However, none of the cities has established dedicated online platforms to manage excavation permits—an innovation that would streamline coordination and reduce processing times.

Differences across cities emerge in the transparency of information, which is the responsibility of Distribution System Operators (hereinafter, distribution companies). The benchmarked cities are served by four such companies: E-distribuzione, Unareti, Areti, and Ireti (map 2).

All distribution companies publish online information on the required documents and procedures for obtaining a new electricity connection. However, companies operating in Milan and Turin do not publish connection cost estimates to guide entrepreneurs. Moreover, while all distribution companies provide detailed information on how to file complaints, none disclose estimated connection timeframes.

Map 2. Electricity distribution companies in Italy



Source: Regulatory Efficiency Unit, the World Bank.

Italy demonstrates strong practices in tariff transparency through *Portale Offerte*—a specialized comparison portal mandated by Competition Law—which enables customers to compare monthly electricity costs across suppliers.[41] Customers also receive advance notice of tariff changes and detailed bill breakdowns. Service quality data, including outage duration and frequency, are published at the city level, publicly accessible online, and regularly updated.

Operational Efficiency of Electricity Service Provision

The electricity connection process follows a standardized sequence across all cities studied. Under the B-READY case study assumptions (a 180 kVA connection at the city's average distance from the distribution line), connections are underground and three-phase. In Milan and

41 https://www.ilportaleofferte.it/.

Turin, served by Unareti and Ireti respectively, connections typically link to low-voltage infrastructure. In Rome, served by Areti, and in the remaining benchmarked cities, served by E-distribuzione, connections generally link to medium-voltage infrastructure and require a step-down transformer.

Unlike most EU member states, Italian customers typically submit online connection requests through their chosen electricity supplier, although direct submission to the distribution company is also possible. The supplier coordinates with the distribution company on the customer's behalf. The distribution company may conduct a site inspection before preparing a quotation, which the supplier forwards to the customer. Upon payment, the distribution company secures excavation permits from the local municipality and begins external connection works. In parallel, the customer obtains an inspection certificate (*Dichiarazione di conformità dell'impianto elettrico*) confirming that internal installations comply with national safety standards. If a step-down transformer is required, the customer installs it concurrently with the external connection works. After completion of the external works, the meter is installed, followed by service activation (figure 26).

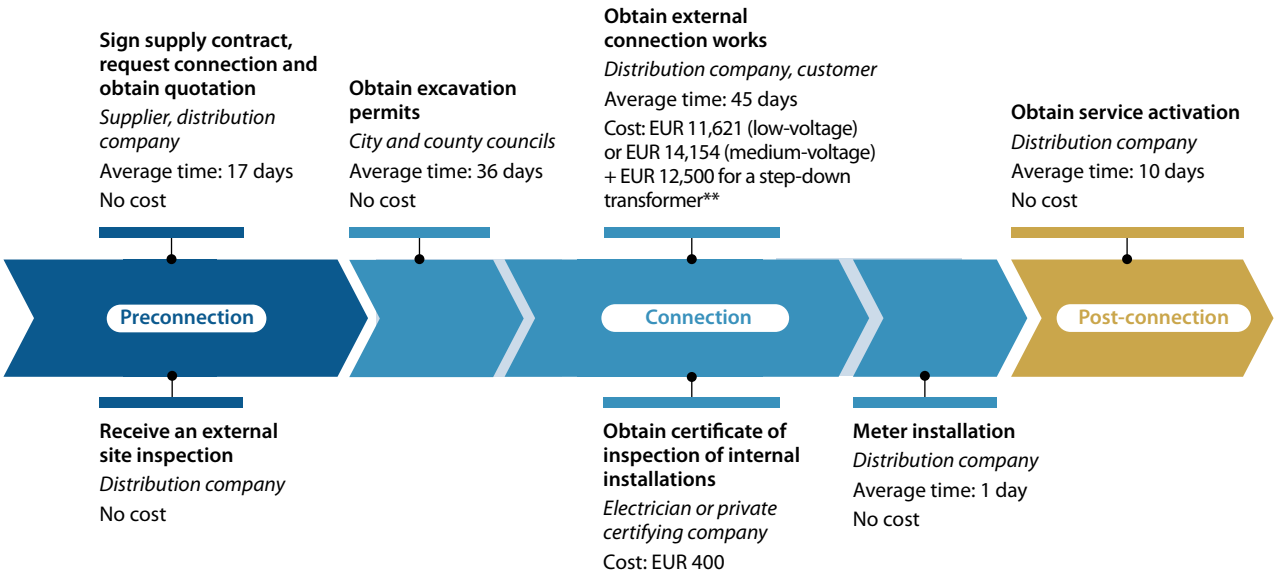
Time to Obtain a New Electricity Connection

Italian entrepreneurs wait an average of 109 days to obtain an electricity connection, with significant variation across cities. Connection times range from approximately 2.5 months in Genoa and Padua to more than twice as long in Rome (figure 27). Several factors drive these differences, including the efficiency of distribution companies, coordination with contractors executing works, and variations in staffing levels, application volumes, and process management.

While the integrated approach—where customers interact only with the supplier—helps reduce processing time and facilitates coordination with the distribution company, other steps in the process contribute to longer overall durations and variation across cities. Obtaining the excavation permit required for the connection takes an average of 36 days but can extend to as long as two months in Cagliari, Milan, and Rome.

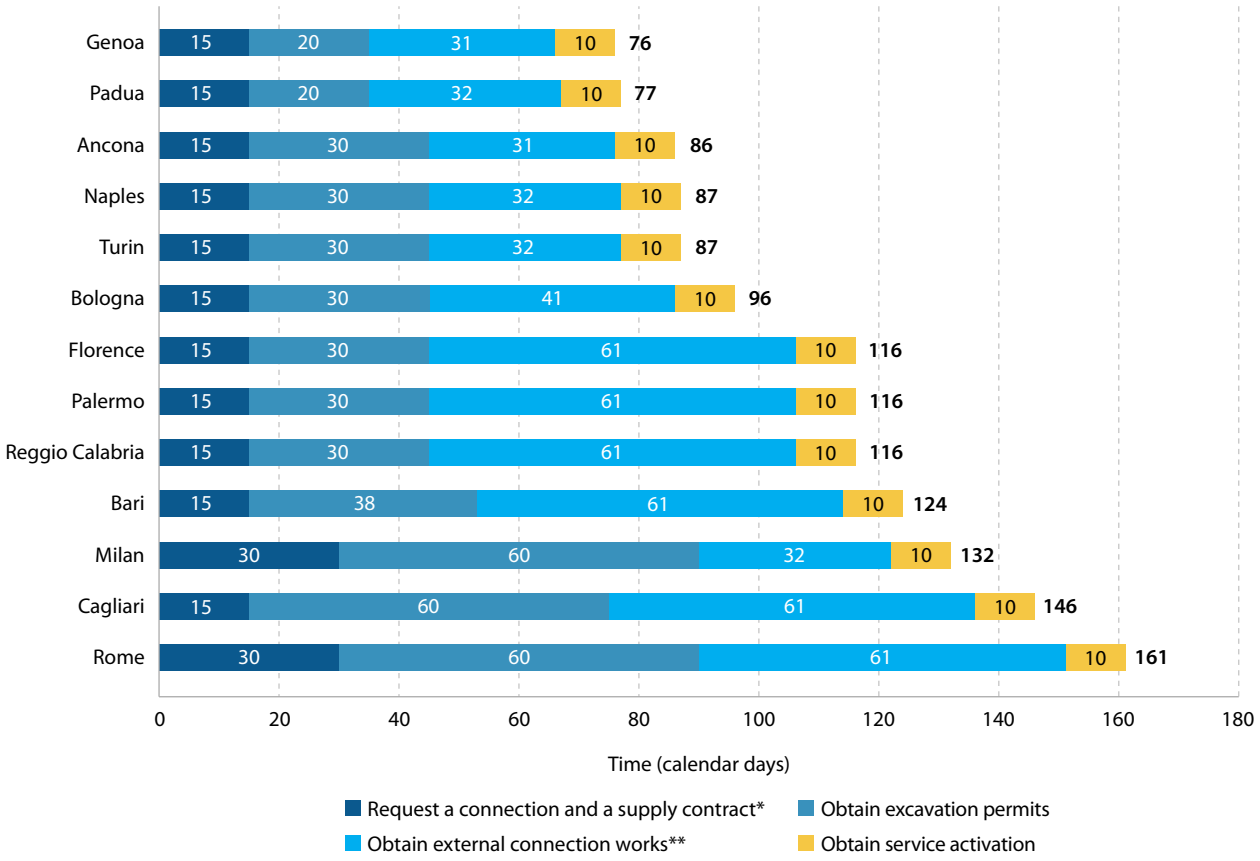
External connection works require an average of 45 days, during which customers secure the inspection certificate for internal installations and install any required step-down transformer. Following completion of external works and meter installation, service activation typically takes around 10 days.

Figure 26. How does the process of obtaining a new electricity connection* work in Italy?



Source: Regulatory Efficiency Unit, the World Bank.
*Electricity connections measured in this study have the following parameters: three-phase connection with a subscribed capacity of 180 kVA. Underground connection at the city's average distance from the distribution line. Customer is located in an existing building in an area with constructed sidewalks and roads.
**Connection is medium-voltage and requires a step-down transformer in all cities, except for Milan and Turin.

Figure 27. Obtaining an electricity connection is fastest in Genoa and Padua and slowest in Cagliari and Rome



Source: Regulatory Efficiency Unit, the World Bank.
*Includes the external site inspection, if needed.
**Includes the inspection of the internal installations, the installation of a consumption meter, and a step-down transformer, if needed.

Cost of a New Electricity Connection and Electricity Services

Obtaining a new three-phase 180 kVA electricity connection costs EUR 11,621 in Milan and Turin, where connections typically link to low-voltage infrastructure. In other cities, the cost is EUR 14,154, plus an additional EUR 12,500 for a step-down transformer, as these connections are typically medium-voltage (figure 28).[42] The regulator standardizes the cost of external connection works at the national level through a two-component pricing structure: a power-based fee determined by capacity and a distance-based fee reflecting the length of the connection.[43]

Developers also typically incur a cost of approximately EUR 400 to obtain the inspection certificate for internal installations (*dichiarazione di conformità dell'impianto elettrico*).

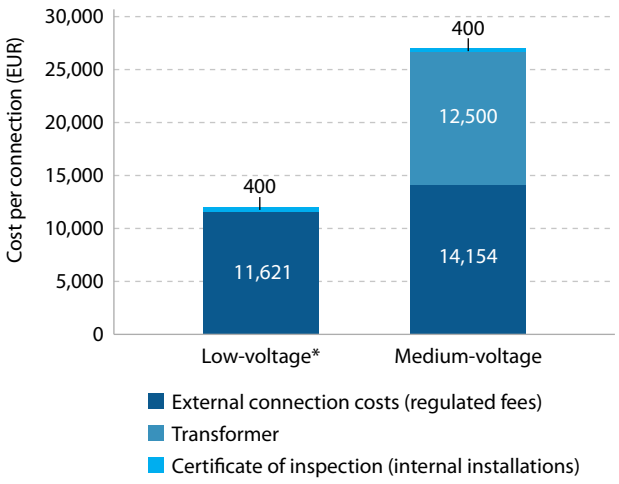
Reliability of Electricity Supply

Electricity supply reliability varies considerably across Italian cities, directly affecting private sector firms that depend on consistent power. In 2024, customers nationwide experienced an average of 4.4 power interruptions and 2.5 hours without electricity per year.

However, national averages mask substantial variation across cities (figure 29). Palermo records the lowest reliability, with 7.9 outages and 4.1 hours without power per customer annually, while Florence performs best, with only 2.6 outages and 1.4 hours without power per customer each year.

42 Reimbursable costs such as deposits are not considered.
43 Resolution ARERA 585/2024/R/eel.

Figure 28. In most cities, purchasing and installing a transformer represents nearly half of total connection costs



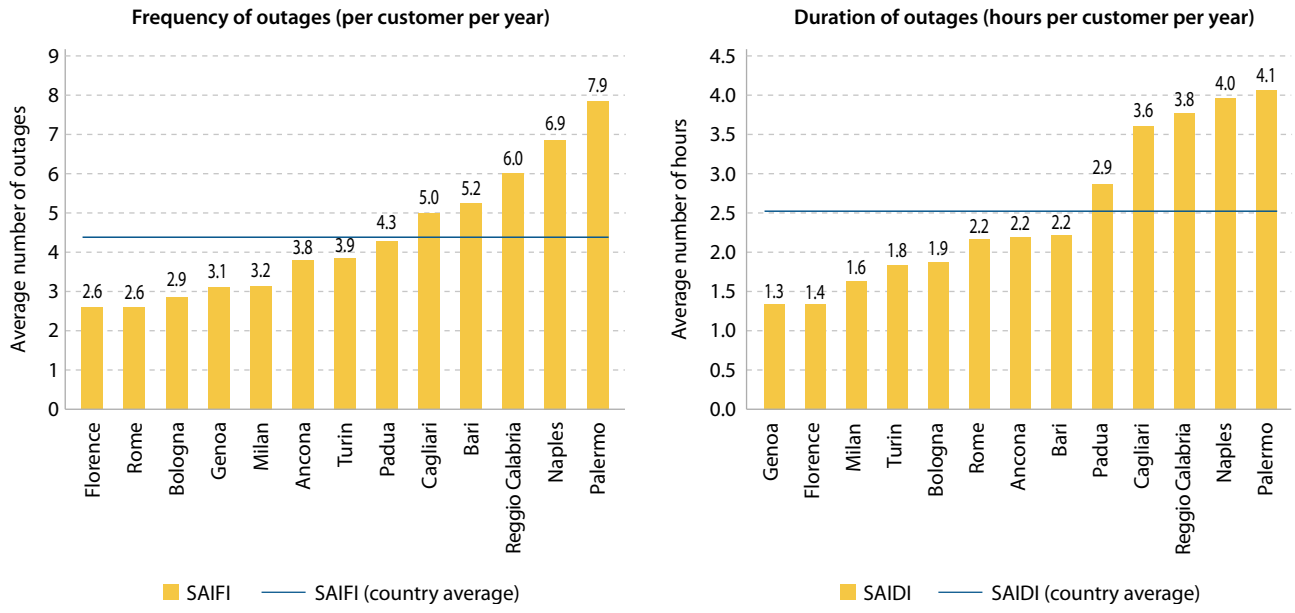
Source: Regulatory Efficiency Unit, the World Bank.
*Most common connection in Milan and Turin.

Areas for Improvement in Electricity Service Provision

Improve the reliability and resilience of electricity supply. About 18 percent of Italian firms identify electricity as a major or very severe constraint,[44] and electricity service quality varies across cities, affecting business operations. Strengthening resilience at both the asset and system levels is crucial to minimizing disruptions and economic losses for entrepreneurs and society.[45] Investing in grid modernization and relocating critical infrastructure underground can reduce exposure to extreme weather events.[46] Accelerating smart grid deployment—including remote infrastructure control and digital network monitoring—would enhance electricity reliability by enabling faster fault detection and shorter outage durations. Resilience can also be strengthened by reducing user vulnerability to outages. Decentralized solutions, such as photovoltaic installations for self-consumption and energy storage systems, can improve firms' resilience by lowering dependence on the grid.

Relevant stakeholders: Distribution companies

Figure 29. Palermo records the most frequent and longest electricity outages among Italian cities



Source: World Bank Enterprise Surveys data 2024.
Note: SAIDI (System Average Interruption Duration Index) represents the total number of minutes of interruption the average customer experiences. SAIFI (System Average Interruption Frequency Index) represents the average number of times a customer experiences an outage during the year.

44 Enterprise Surveys (2025). Data available for Italy (2024), consulted on October 21, 2025 on https://www.enterprisesurveys.org/.
45 Hallegatte et al. (2019).
46 Fenrick, S. A., & Getachew, L. (2012).

Enhance transparency on connection costs and timeframes. Connection costs for low- and medium-voltage users include power- and distance-based fees regulated by ARERA, but distribution companies in Milan and Turin do not make this information publicly available. While most distribution companies specify the maximum number of days required to prepare a quotation, none disclose expected connection timeframes. Clear, accessible information on expected costs and timeframes is essential to reduce uncertainty and facilitate business planning. Distribution companies should publish indicative connection costs and timeframes on their websites. Even where connection cost parameters are already published, accessibility could be improved through user-friendly tools such as online cost calculators, consistent with international good practices.

Relevant stakeholders: Distribution companies

3.2 Water

Quality of Regulations for Water

Quality of Regulations for Water Score	**77.1/100** (all cities)

Source: Regulatory Efficiency Unit, the World Bank.

Italy has a single regulatory authority for water supply and wastewater management—the Regulatory Authority for Energy, Networks, and Environment (ARERA)[47]—which sets national standards for the quality, reliability, and environmental sustainability of water services, as well as for customer service. ARERA also defines a system of financial incentives and penalties to encourage utilities to improve their performance. At the local level, the country is divided into Optimal Territorial Areas (ATO), each governed by a local authority (EGA). These agencies are responsible for assigning service provision to an Integrated Water Service (SII) utility and submitting tariff proposals to ARERA for approval. The licensing of professionals and quality checks are mandatory for all water installations. While third-party inspections of internal and external installations are not legally required, utilities are obliged to fully cooperate with any additional control systems requested by the EGA.[48]

Although the Environmental Code (Legislative Decree 152/2006) encourages regions to adopt measures to reduce water consumption and eliminate waste, no city requires businesses to implement water-efficiency practices, except indirectly through volume-differentiated tariffs. Wastewater treatment and discharge limits are mandatory, and regions regulate the reuse of treated wastewater in accordance with national guidelines.[49]

Quality of Governance and Transparency of Water Service Provision

Quality of Governance and Transparency of Water Service Score	From **81.8/100** in Padua to **93.8/100** in Milan and Rome

Source: Regulatory Efficiency Unit, the World Bank.

Water utilities differ across cities (figure 30), but all monitor the reliability, quality, and environmental sustainability of supply and disclose tariff information online. Planned service interruptions are announced in advance via utility websites or door-to-door notifications. Utilities in Bari, Milan, and Rome stand out for their transparency: they publish comprehensive information on connection requirements (including procedural steps, total cost estimates, and timeframes), disclose detailed descriptions of internal complaint mechanisms, and publish indicators on service reliability, quality, and environmental sustainability. In other cities, disclosure practices are more limited. Genoa, Palermo, and Turin, for example, do not provide complete information on how to obtain a new water connection or the associated costs. Water quality indicators are published in all cities, while data on reliability are available in Ancona, Bari, Florence, Milan, Naples, and Rome.

Water utilities in all benchmarked cities, except for Padua, communicate planned works on their websites, and Bari, Bologna, Florence, Milan, and Turin maintain dedicated webpages showing ongoing works. However, none of the cities has developed an online platform to coordinate excavation permits across utilities. In most cities, before performing connection works, water utilities must obtain clearances from relevant stakeholders (e.g., other utility providers). Naples is the exception, where the municipality manages coordination on behalf of the water utility (table 4).

47 According to DPCM 20/2012.
48 According to Legislative Decree 152/2006.
49 In particular, through the transposition of European Regulation 2020/741/EU by Decree-Law 181/2023.

Figure 30. Water utilities operating in the thirteen measured cities



Source: Regulatory Efficiency Unit, the World Bank.
Note: Utility's ownership: public (light blue); semi-public (dark blue).

Table 4. None of the cities benefit from an online platform for coordinating excavation permits and works

City	Dedicated webpage about ongoing works	Online payments	Shared platform for coordinating excavation works across network operators	Agency in charge of obtaining excavation permits and clearances on behalf of water utility
Ancona	☑	☒	☒	☒
Bari	☑	☑	☒	☒
Bologna	☑	☑	☒	☒
Cagliari	☑	☒	☒	☒
Florence	☑	☑	☒	☒
Genoa	☑	☒	☒	☒
Milan	☑	☑	☒	☒
Naples	☑	☒	☒	☑
Padua	☒	☒	☒	☒
Palermo	☑	☒	☒	☒
Reggio Calabria	☑	☒	☒	☒
Rome	☑	☒	☒	☒
Turin	☑	☑	☒	☒

Source: Regulatory Efficiency Unit, the World Bank.

All cities offer fully online applications for new utility connections. Installation works are carried out by licensed professionals to ensure technical safety. Independent third-party inspections of internal and external installations are generally not required, except in Cagliari, where connection works are undertaken by the client rather than the utility, and the utility performs a final inspection before activation.

Operational Efficiency of Water Service Provision

In all cities, the local water utility manages the process for new connections—receiving and processing requests, assessing feasibility through external site inspections, and installing the connection and meter—while municipalities

are responsible for issuing excavation permits. The only exception is Cagliari, where the utility processes requests, provides technical guidance to the client on how the connection works should be carried out, installs the consumption meter, and conducts final inspections. In this case, the client is responsible for excavation and installations works.

Typically, clients receive a quotation after the utility reviews the request and conducts an external site inspection (figure 31). In Ancona, Bari, Cagliari, Milan, Naples, Palermo, Reggio Calabria, and Rome, the supply contract is signed at this stage. In the remaining cities, it is signed after external works are completed. Once the quotation is accepted, the utility usually applies to the municipality for an excavation permit, except in Ancona, Palermo, and Turin, where a simple notification is sufficient. The utility then carries out excavation works, performs the network tie-in and final checks, installs the meter, and activates the service if the contract has been signed.

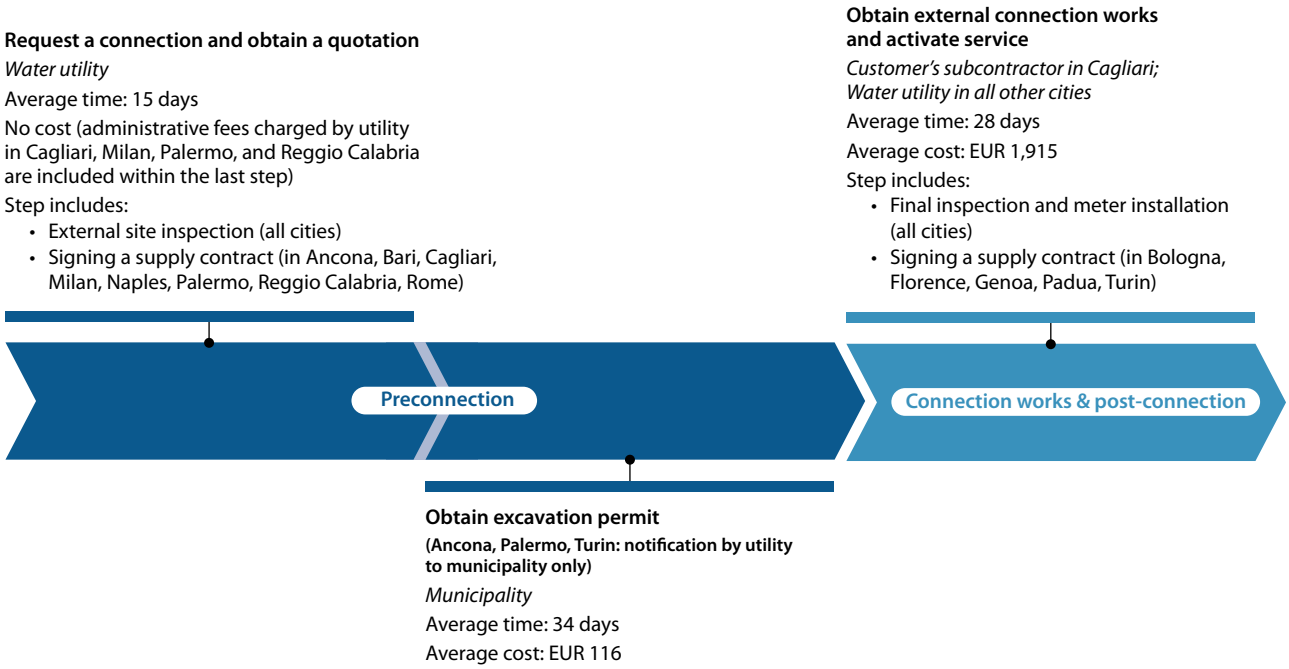
Time to Obtain a New Water Connection

Among the measured cities, the fastest water connection processes are in Turin and Ancona (48 and 50 days, respectively), while the slowest are in Milan and Rome (97 and 130 days, respectively) (figure 32).

Obtaining excavation permits is both the longest step in the process and the main factor explaining subnational variations. The three cities where obtaining a new water connection is fastest—Ancona, Palermo, and Turin—do not require excavation permits. In Palermo, the local utility holds blanket authorization to carry out works on public roads. In Ancona and Turin, general administrative agreements between the water utility and the municipality allow works to proceed upon simple notification. In all other cities, excavation permits are required. These are granted most quickly in Bologna and Naples (20 days), while the slowest approvals occur in Rome (100 days), Milan (75 days), and Florence (60 days), due to the need for coordination among multiple approving authorities, including the municipality, police, archeological and landscape authority (*Soprintendenza*), and other network operators.

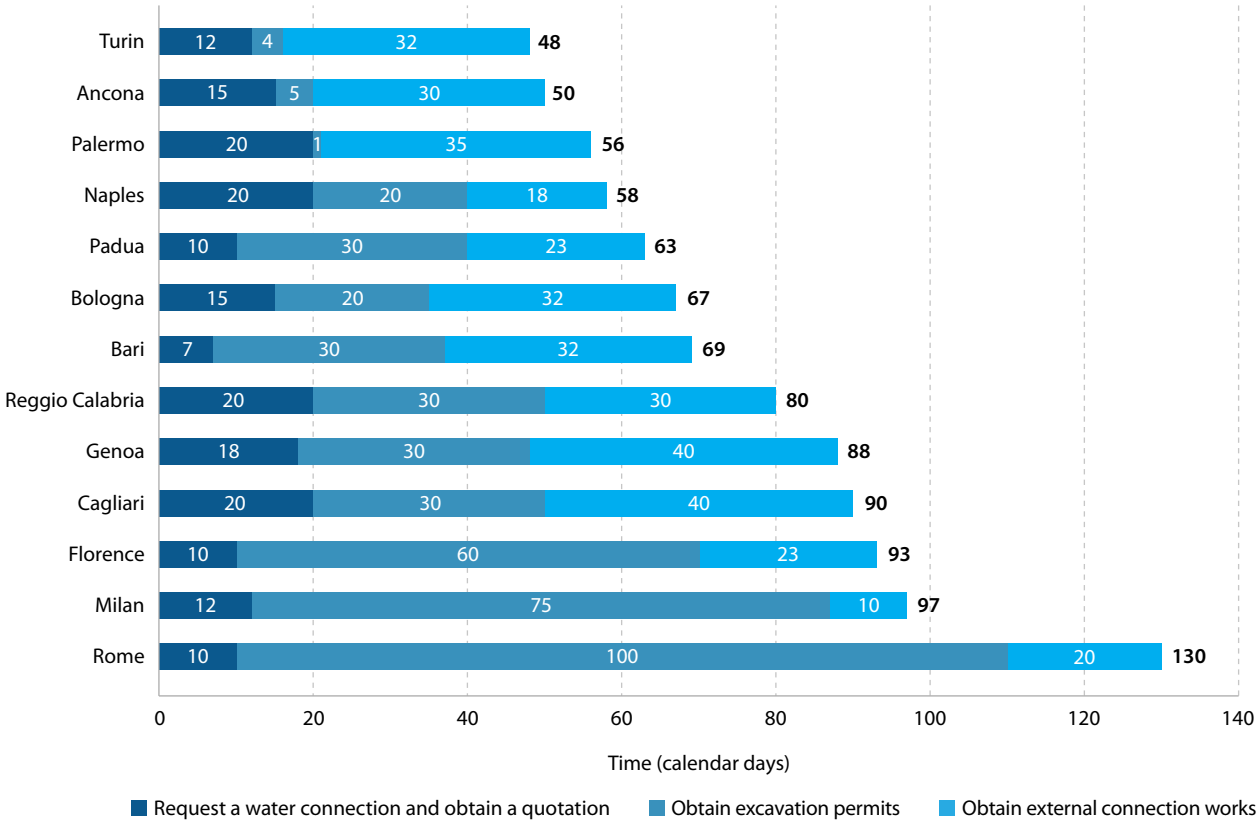
The utility in Bari processes applications most efficiently, issuing quotations within 7 days of submission. By contrast, the same step takes around 20 days in Cagliari, Naples,

Figure 31. How does the process of obtaining a new water connection* work in Italy?



Source: Regulatory Efficiency Unit, the World Bank.
*Water connections measured in this study have the following parameters: 21 mm in diameter (or approximate dimension); distance of 5 meters from the water main to the property line; requested by a commercial customer in an existing building, located in an urban area (with constructed sidewalks and roads).

Figure 32. Obtaining a new water connection is fastest in Turin and slowest in Rome



Source: Regulatory Efficiency Unit, the World Bank.

Palermo, and Reggio Calabria, primarily due to request backlogs and limited utility staffing capacity.

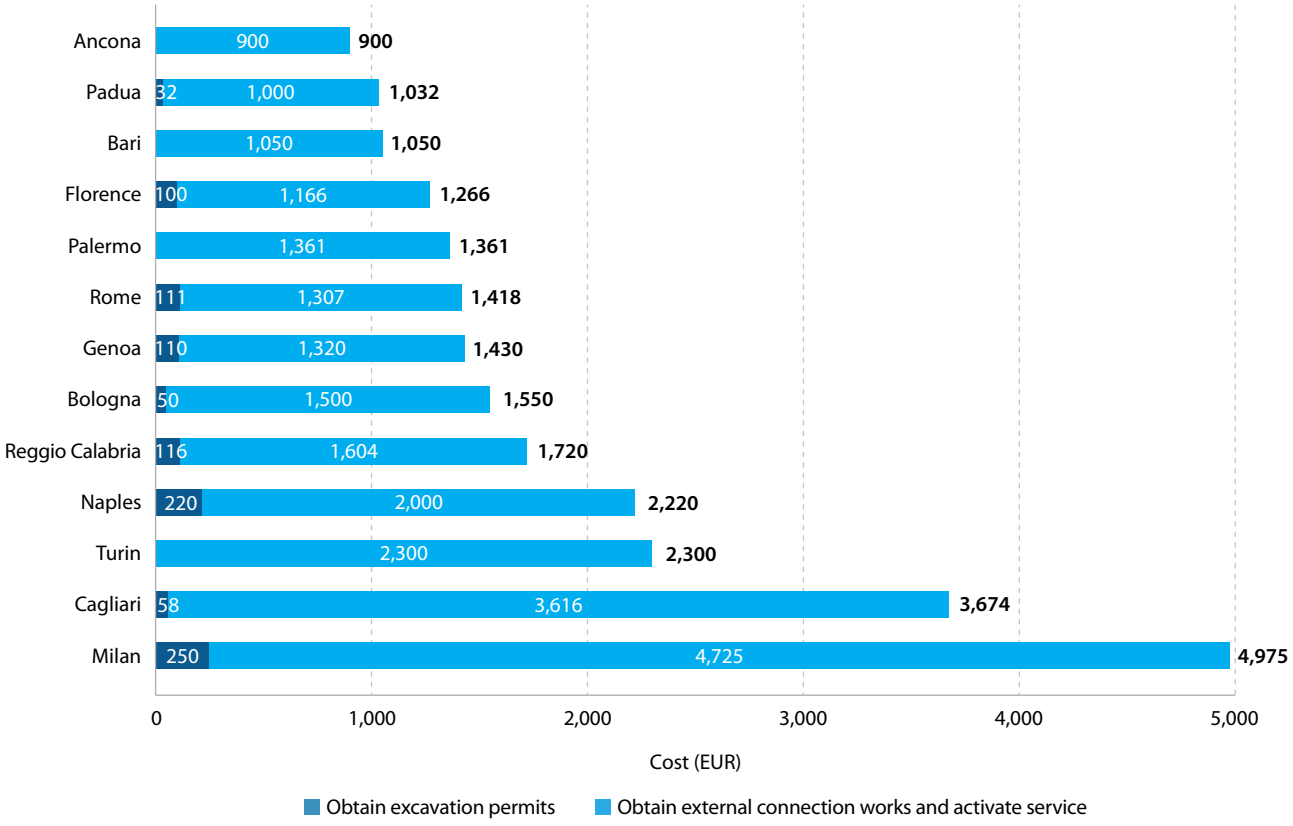
External connection works and post-connection steps are completed fastest in Milan (10 days) and slowest in Genoa and Cagliari (40 days). These differences reflect variations in process design and coordination. In Milan, strong internal coordination enables the rapid implementation of connection works. In Cagliari, requiring clients to arrange their own excavation and connection works causes delays, as an external engineer must be hired. In Genoa, delays are linked to the operational challenges of working in a city with heavy traffic, while in Palermo they stem mainly from shortages of technical staff to execute the works.

Cost of a New Water Connection

The cost of obtaining a new water connection varies significantly across cities, ranging from an average of EUR 900 in Ancona to more than five times higher in Milan (EUR 4,975) (figure 33). Most utilities apply a single lump-sum charge that covers excavation works, connection and meter installation, and other variable fees. This total cost does not represent the full expense of the connection but rather a contribution to the development of the water utility infrastructure, with the remaining cost recovered through water tariffs. In Cagliari, clients currently bear the full cost of excavation, as the work is carried out privately. However, this practice is expected to change in the coming months due to concerns over the poor quality of road surface restoration.

Ancona, Palermo, and Turin do not require excavation permits. In other cities, permit costs range from EUR 32 in Padua to EUR 250 in Milan, where utilities also impose additional coordination fees for both internal and external approvals. Bari is an exception, as it does not charge any fees for excavation permits. Because permit fees are regulated locally, charges vary according to fixed application rates and variable factors such as connection length, duration of works, and street category.

Figure 33. The cost of obtaining a new water connection in Milan is more than five times higher than in Ancona



Source: Regulatory Efficiency Unit, the World Bank.

Reliability of Water Supply

Most firms across Italian regions reported no or only minor cases of insufficient water supply in 2024. However, while the national average of companies that experienced shortages is of 1.6%, in regions such as Sicily (Palermo) this share goes up to 11.9%, and in Campania (Naples) to 5.1% (map 3). Less reliable urban water services can significantly undermine business performance. A World Bank study found that each additional monthly water outage reduces formal firms' sales by an average of 8.7%.[50]

Areas for Improvement in Water Service Provision

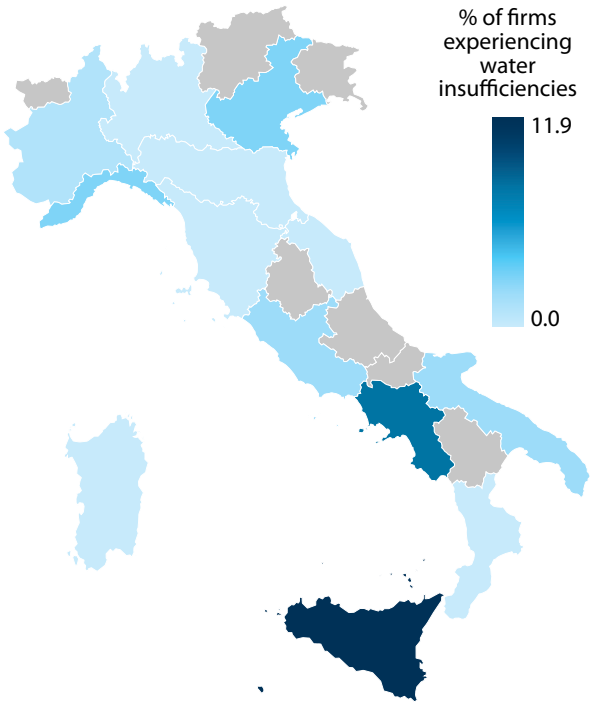
Simplify the process for obtaining excavation permits. Obtaining an excavation permit is a key step in securing a new water connection and is typically managed by either the utility or the client. When utilities handle permitting directly, their established relationships with municipalities can enable faster, more cost-effective processes and reduce the administrative burden on customers. For example, in Ancona, an agreement (*Ordinanza Aperta*) with the municipality allows the local water utility to conduct excavation works by simply notifying municipal offices and the local police five days in advance, without submitting a formal permit request. Similar arrangements exist in Palermo and Turin. Municipal authorities and utilities in other cities could adopt comparable frameworks to streamline excavation permitting.

Relevant stakeholders: Municipalities, water utilities

Expand the digitalization of water connection procedures by introducing online application tracking and disclosing estimated connection costs. While all Italian utilities offer fully digital applications for new connections, few provide end-to-end online track-

50 Damania, Richard, S. Desbureaux, M. Hyland, A. Islam, S. Moore, A. Rodella, J. Russ, and E. Zaveri. 2017. Uncharted Waters: The New Economics of Water Scarcity and Variability. Washington, DC: World Bank. doi:10.1596/978-1- 4648-1179-1.

Map 3. On average across regions, only 1.6% of Italian firms experience water insufficiencies



Source: World Bank Enterprise Surveys data 2024.

ing—currently available only in Ancona, Bologna, Cagliari, Genoa, Milan, and Rome. All cities disclose the required procedural steps and timelines (since it is legally regulated), but estimated costs are not published in Bologna, Genoa, Naples, Palermo, or Turin. Providing indicative cost estimates with itemized fee breakdowns and expected timeframes would improve transparency, support customer planning, and enhance service delivery.

Relevant stakeholders: Water utilities

3.3 Internet

Quality of Regulations for Internet

Quality of Regulations for Internet Score	**100/100** (all cities)

Source: Regulatory Efficiency Unit, the World Bank.

AGCOM, Italy's national telecom regulator, ensures transparency and fair practices in wholesale pricing, infrastructure access, and interconnection agreements, thereby supporting efficient network deployment and protecting user rights. It coordinates with the Italian Competition Authority (AGCM) on antitrust issues. While environmental sustainability in the digital sector is guided by broader national strategies—such as the Integrated National Energy and Climate Plan—no sector-specific targets have been established. Regulations are consistent nationwide, though their local implementation varies.

Cybersecurity is overseen by the Agenzia per la Cybersicurezza Nazionale (ACN), which enforces regulations, sets strategic priorities, and certifies standards to strengthen the resilience and transparency of digital infrastructure.

Quality of Governance and Transparency of Internet Service Provision

Quality of Governance and Transparency of Internet Service Score	From **91.3/100** in Bologna to **93.8/100** in six cities*

Source: Regulatory Efficiency Unit, the World Bank.
*Ancona, Bari, Florence, Milan, Padua, and Turin

Italy benefits from a publicly accessible, GIS-based Broadband Map, which allows users to view internet coverage by technology at both national and local levels.[51] However, no national agency coordinates excavation works among utilities, though some municipalities have established partial coordination mechanisms.

Service delivery transparency differs across providers and municipalities. Some information is available online, but communication about outages remains inconsistent. For example, firms in Bologna reported occasional internet service providers phone calls, while businesses in Genoa

51 AGCOM has implemented a user-facing platform, fully operational since 2017: https://maps.agcom.it/.

received more reliable, multi-channel updates. Complaints can be filed at both the provider and regulatory levels, though providers offer limited resolution transparency. AGCOM offers an independent complaint option if internet service providers channels are unsatisfactory.[52]

Efficiency of Internet Service Provision

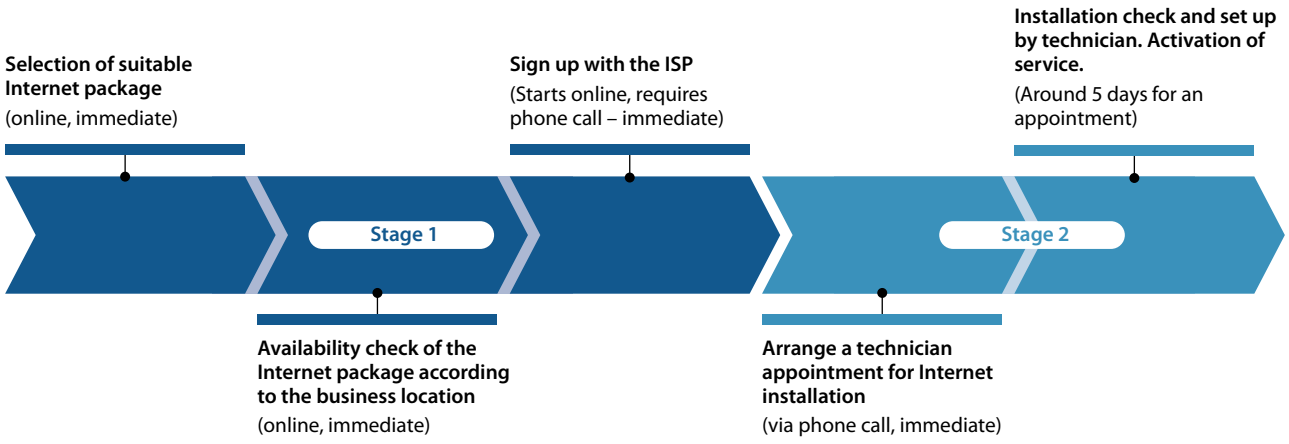
Italy's National Broadband Plan aims to deliver gigabit connectivity to nearly all households by 2026, supported by EU Recovery and Resilience Facility funding. As of 2025, approximately 48% of Italian households have access to fiber-based ultrafast broadband—below the EU average of 79%.[53] Public initiatives such as the "Italia 1 Giga" program and regional voucher schemes continue to promote network expansion, particularly in underserved areas.

The process of obtaining an internet connection starts with selecting an internet service provider and a suitable internet package, either online or by phone. Once a provider is chosen, coverage is verified based on location to determine whether fiber (FTTH or FTTC) or ADSL service is available. After confirming coverage, customers typically sign the contract online, followed by a confirmation call from the internet service providers. If a fiber connection is required, a technical visit is scheduled to connect the fiber cable to the building. The provider then arranges an installation appointment, usually by phone (figure 34).

Business internet registration is typically immediate and can be completed online with major providers such as TIM, Fastweb, and Vodafone. However, activation times vary depending on installation procedures. While most connections are completed within 15 days, cities such as Naples, Palermo, and Reggio Calabria may experience delays of up to 40 days due to limited technician availability, subcontracting bottlenecks, and local permitting constraints.

The cost of a business fixed internet connection in Italy varies moderately across cities, depending on the internet service provider (ISP), selected speed tier, and installation fees. TIM, the most prevalent provider nationwide,[54] charges a one-time installation fee of EUR 39.90 and offers monthly plans starting at EUR 30 for speeds between 10 and 30 Mbit/s. Fastweb, predominant in Bologna, Milan, and Turin, provides similar plans at EUR 24 per month with no installation fee. In Padua, where Vodafone is the main provider, installation costs EUR 39.90 plus an additional EUR 5 per month over a 24-month contract. For higher-speed packages, monthly costs range between EUR 24 and EUR 30 across all cities, reflecting a relatively narrow national price range— though regional differences in pro-

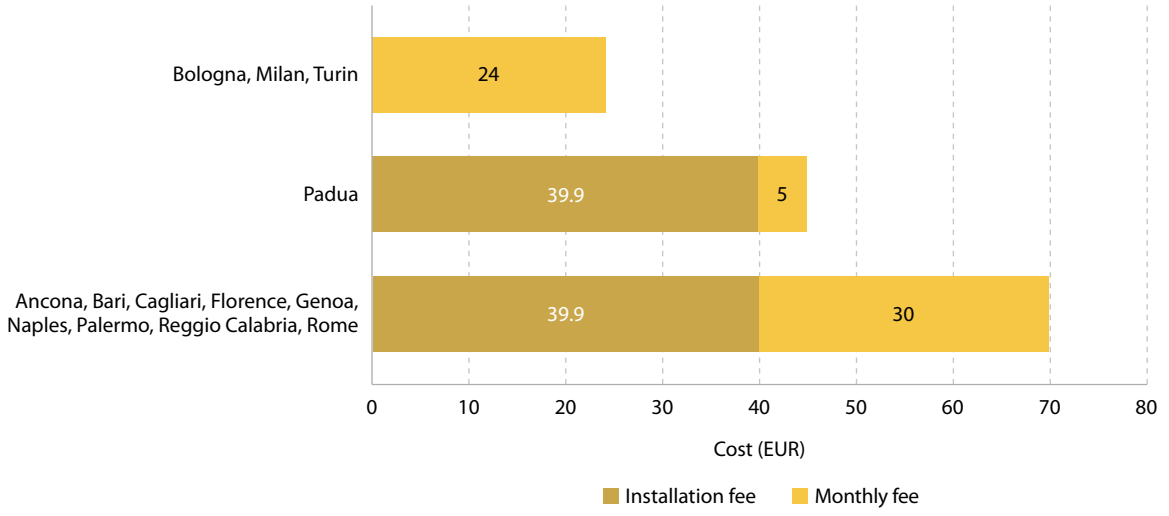
Figure 34. How does the process of obtaining an internet connection* work in Italy?



Source: Regulatory Efficiency Unit, the World Bank.
*Internet connections measured in this study have the following parameters: fixed internet connection with a minimum of 10 Mbps download speed. The customer is located in an existing commercial building where internet cabling is already installed.

52 https://conciliaweb.agcom.it/conciliaweb/login.htm.
53 https://bandaultralarga.italia.it/en/data-and-info/working-dashboard/.
54 According to AGCOM's 2025 report (https://www.agcom.it/sites/default/files/documenti/relazione_annuale/RELAZIONE%20ANNUALE%202025_0.pdf?utm_)

Figure 35. Monthly costs for an internet package with a speed of at least 30 Mbit/s but less than 100 Mbit/s



Source: Regulatory Efficiency Unit, the World Bank.

vider presence and infrastructure availability continue to influence final costs and service options (figure 35).

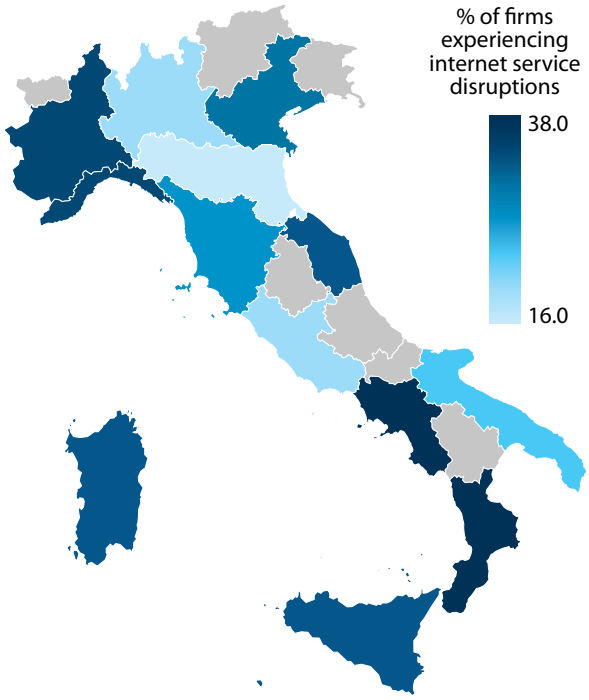
Nationally, 25.5% of firms report experiencing service disruptions, including outages and slowdowns—comparable to the Europe and Central Asia average of 23.4%. Firms in Naples and Reggio Calabria face the highest disruption rates at 38%, while Bologna and Milan perform notably better, at 16% and 19.8%, respectively (map 4).[55]

Areas for Improvement in Internet Service Provision

Enhance transparency and require ISPs to publish real-time disruption data. Improving the accessibility and presentation of service quality information would help users better understand expected performance levels. Although AGCOM already publishes national Key Performance Indicators, transparency could be strengthened by mandating real-time public reporting of both scheduled and unscheduled service disruptions. Such data, presented through user-friendly internet service providers dashboards, would increase accountability and make service reliability insights more locally relevant.

Relevant stakeholders: Internet service providers, AGCOM

Map 4. Italian firms experience internet service disruptions at different levels depending on location



Source: World Bank Enterprise Surveys data 2024.

55 Enterprise Surveys (2025). Data available for Italy (2024) and Europe & Central Asia on October 2, 2025 on https://www.enterprisesurveys.org/.



4. Dispute Resolution

Results Summary*

Pillar I: Quality of Regulations for Dispute Resolution

Score:
69.2/100 (all cities)

Pillar II: Public Services for Dispute Resolution

Score:
From **37.9/100** in Reggio Calabria to
61.8/100 in Milan and Rome

Pillar III: Ease of Resolving a Commercial Dispute

Score:
From **50.3/100** in Reggio Calabria to
77.5/100 in Genoa

Time (calendar days):

- ***Court litigation:*** From 540 in Turin and Padua to 1,400 in Rome
- ***Enforcement:*** From 60 in Genoa to 400 in Bari

Cost (percentage of claim value):**

- ***Court litigation:*** From 4% in Ancona and Padua to 15% in Bologna and Milan
- ***Enforcement:*** From 2% in 7 cities to 5% in 5 cities

Source: Regulatory Efficiency Unit, the World Bank.
*Refer to the appendix for the detailed set of data, disaggregated by topic and city.
**For a claim value of EUR 728,741 equal to 20 times the 2022 GNI per capita. Italy's GNI per capita is EUR 36,437.

What Does the Dispute Resolution Topic Measure?

The Dispute Resolution topic provides a comprehensive assessment of how reliable and effective a country's regulatory system is to resolve commercial disputes. It is structured around three main pillars. The Quality of Regulations for Dispute Resolution pillar examines, *inter alia*, the existence of time standards for key litigation steps, the availability of pre-trial conferences and default judgments, and access to impartial arbitration and mediation. The Public Services for Dispute Resolution pillar evaluates the organizational structure of courts, mechanisms to support judicial integrity, the degree of institutional digitalization and transparency, as well as the availability of public services for arbitration and mediation. Finally, the Ease of Resolving a Commercial Dispute pillar measures the actual time and

cost required for court litigation (including first-instance, mediation, and appeals), enforcement of domestic judgments, arbitration procedures, and recognition and enforcement of foreign judgments and arbitral awards.

Main Findings

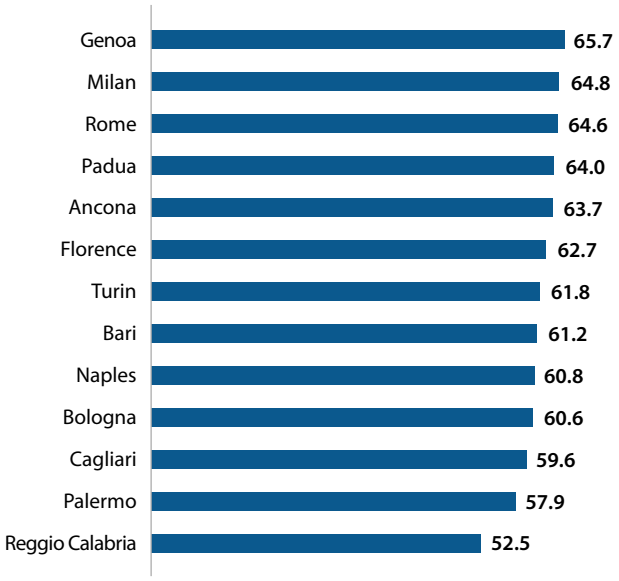
Laws governing dispute resolution in Italy implement several international good practices, such as, establishing timeframes for defendants to file statements of defense and introducing a code of ethics for judges.[56] Nevertheless, the regulatory framework does not require judges to disclose their assets annually, and there are no time limits for enforcement agents to execute final judgments. Public services are consistent across all city courts, except in Bologna and Naples, where automated assignment procedures are used for commercial cases to improve case management. The Alternative Dispute Resolution (ADR) framework is well developed: court-annexed mediation is available in all measured cities, and arbitration services have a strong presence in Rome and Milan.

There are notable variations across cities in the time and cost required to resolve commercial disputes. Padua and Turin complete first-instance proceedings in about 18 months, while in Rome the same process takes more than 46 months. This difference is mainly due to delays in scheduling the first hearing, which ranges from three months in Reggio Calabria to more than 7 months in Rome. Appellate proceedings can take up to 60 months in Reggio Calabria, compared to less than one year in Padua. These differences mainly reflect personnel shortages and infrastructural challenges in Reggio Calabria, and the efficient adoption of best practices in Padua—such as incentivizing written proceedings and document exchanges instead of hearings.

Variations in litigation costs are primarily due to differences in attorneys' fees, which are considerably higher in bigger cities, such as Rome and Milan, compared to smaller cities, like Reggio Calabria and Cagliari. Court fees are unified nationwide.

Among Italian cities, Genoa stands out with the highest overall score in the Dispute Resolution topic, achieving 65.7 points. Most cities are scoring above 60 out of 100, including Milan (64.8), Rome (64.6), and Padua (64). Genoa's leading position reflects the courts' strong independence and impartiality, as well as the perception that judicial processes do not hinder business operations. In contrast, firms in Reggio Calabria, the lowest-scoring city at 52.5, do not view arbitration and mediation as reliable mechanisms for resolving commercial disputes (see figure 36).

Figure 36. Dispute Resolution score*



Source: Regulatory Efficiency Unit, the World Bank.
*Scale from 0 to 100 (higher = better)

Quality of Regulations for Dispute Resolution

The Italian legal framework, which applies consistently nationwide, underwent a major reform in 2022 (*Riforma Cartabia*) aimed at streamlining first-instance procedures. The Code of Civil Procedure governing commercial matters establishes time standards for filing statements of defense and sets deadlines for submitting new evidence. However, the legal framework still falls short in several areas, including the absence of a pre-trial hearing, limits on the number of adjournments, and defined timeframes for issuing expert opinions.

The integrity and transparency of proceedings are supported by several good practices, such as provisions preventing the court chairperson from interfering with adjudication by other judges and the existence of a judicial code of ethics.

Regarding ADR mechanisms, Italy has a strong legal framework that allows courts to recognize and enforce interim

56 The main legal instruments regulating dispute resolution in Italy are the Royal Decree 1940/1443 (Code of Civil Procedure), as recently reformed by the Legislative Decree 149/2022 (*Riforma Cartabia*), also containing relevant provisions on Arbitration, and the Mediation Law, Legislative Decree 28/2010.

awards as binding and to permit third-party funding in arbitration. Arbitrators are also authorized to request interim measures. In line with international good practices, business entities may arbitrate commercial disputes with public bodies and state-owned enterprises, and courts are empowered to request documents in support of arbitration proceedings.

Public Services for Dispute Resolution

Cities in Italy do not have specialized courts dedicated exclusively to commercial disputes. While commercial courts exist, their jurisdiction is limited to matters such as industrial and intellectual property and corporate law. Consequently, commercial disputes between legal entities are typically adjudicated by the civil divisions of the respective courts.

All cities included in this study provide access to digital services—such as e-filing, e-communication, and e-payment of court fees. Thanks to the *Processo Civile Telematico* and the related platforms available for lawyers (*Consolle dell'Avvocato*) and judges (*Consolle del Magistrato*), professionals can track the status of commercial cases online at the first-instance level in all measured tribunals.

Digital tools have improved the efficiency of legal proceedings, and many professionals report positive experience. However, older and less digitally proficient public sector staff often struggle with basic IT skills, leading to avoidable issues such being unable to open standard file formats like RAR. These challenges generally stem from insufficient training rather than technical faults. To address this, the Office of Notifications, Executions, and Protests in Reggio Calabria implemented a good practice in which more skilled colleagues supported those less familiar with computers, promoting internal digital training and collaboration.

The method of assigning commercial cases to judges varies across cities. Bologna and Naples have implemented automated systems for case assignment, while in all other tribunals the President continues to allocate cases manually. Bologna and Naples have been piloting this project for several years.

Regarding ADR mechanisms, mediation services are available in all measured courts nationwide. Arbitration services are available in Milan and Rome, where the Milan Chamber of Arbitration provides premises and infrastructure to host hearings in both cities. Experts in Reggio Calabria report very limited use of mediation services.

Ease of Resolving a Commercial Dispute

Time for Commercial Litigation

The duration of first-instance commercial litigation varies significantly across Italy. For example, resolving a first-instance commercial litigation case takes about 18 months in Turin and Padua, around 36 months in Bari and Reggio Calabria, and 47 months in Rome (figure 37). These differences are mainly due to the uneven allocation of human resources across measured tribunals. Infrastructural constraints, such as insufficient courtroom capacity, also partially explain the disparity.

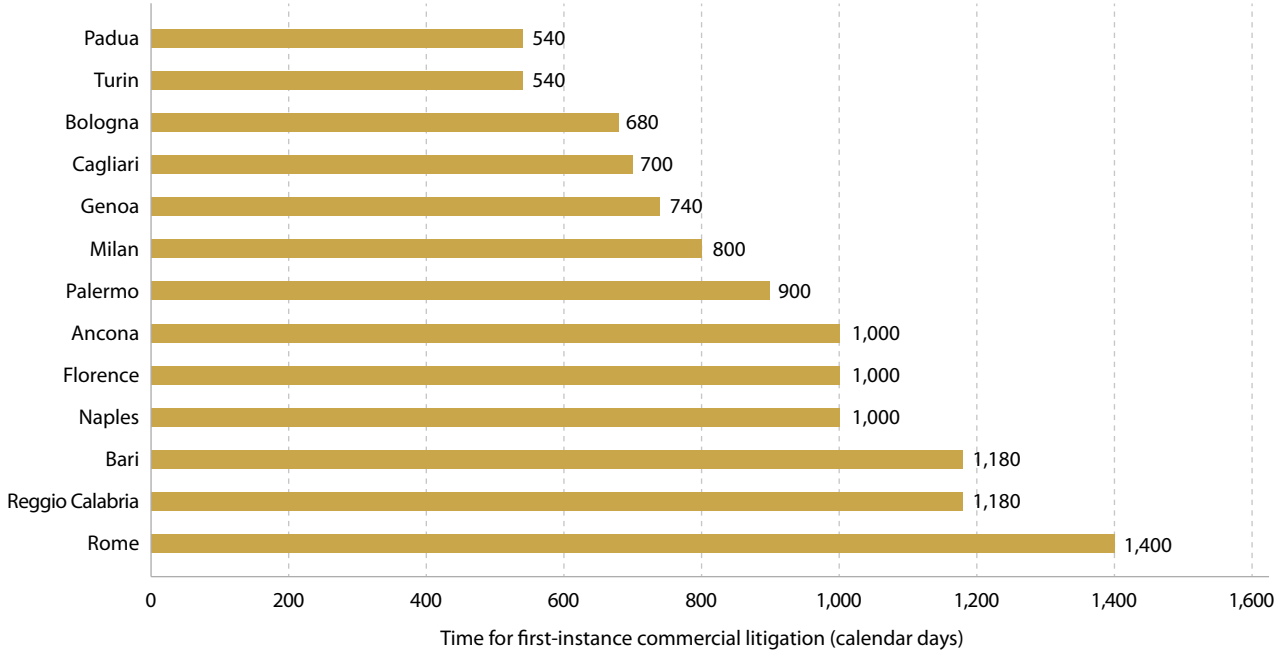
Delays often begin in the early stages of first-instance procedure, particularly prior to the first hearing. In Reggio Calabria, the interval between the service of the complaint and the first hearing is about three months, compared to five months in Florence. The longest delay occurs in Rome, where the first hearing typically takes place after seven months. Inefficiencies in the allocation of judges help explain these differences. In Padua, where the number of pending cases is lower than in Reggio Calabria (table 5), 19 judges—divided into two "ordinary civil" sections—handle contractual issues. In Reggio Calabria, only nine judges, in a single "ordinary civil" section, manage historical backlogs.

These disparities also affect the scheduling of court hearings. In Padua and Milan, judges typically schedule hear-

Box 4. Alternative dispute resolution mechanisms in Italy

Italy's legal market is witnessing a gradual rise in ADR; however, awareness and trust remain limited, and growth is concentrated mainly in Milan, with Rome a distant second. The Milan Chamber of Arbitration leads the sector and is promoting ADR—particularly arbitration—nationwide through partnerships with Chambers of Commerce. These initiatives aim to address shortcomings in both the judiciary and private sector while fostering more uniform national awareness. With appropriate legal and fiscal incentives, ADR could expand further and provide much-needed relief to Italy's overburdened tribunals.

Figure 37. Turin and Padua take roughly one-third of the time required in Rome to resolve first-instance commercial disputes



Source: Regulatory Efficiency Unit, the World Bank.

Table 5. Although some cities have nearly doubled the number of cases decided compared to newly filed ones, backlogs in ordinary civil courts remain high across all measured locations

City	Upcoming cases	Decided cases	Pending
Ancona	470	663	739
Bari	1,376	2,112	6,365
Bologna	1,423	1,405	2,168
Cagliari	1,086	1,056	3,868
Florence	1,207	2,003	2,323
Genoa	956	1,327	1,390
Milan	6,481	7,269	9,330
Naples	2,675	4,146	7,789
Palermo	1,139	1,789	2,789
Reggio Calabria	299	454	1,141
Rome	7,464	9,793	21,883
Turin	1,760	2,128	2,502
Padua	893	931	1,005

Source: Ministero della Giustizia, Direzione Generale di Statistica e Analisi Organizzativa.

ings every two months, whereas in Turin they occur roughly every three months. In Rome, however, hearings are held at intervals of about seven months—the longest among the measured cities.

According to official statistics for 2024,[57] Rome has the highest backlog; however, efforts are underway to address this, improving its disposition rate. Almost all measured Italian cities are working to reduce historical backlogs, with

57 Ministero della Giustizia, available at https://datiestatistiche.giustizia.it/page/it/flussi-tribunali-ordinari-e-corti-di-appello.

southern cities like Palermo and Naples showing very high clearance rates (1.57 and 1.55, respectively). Bologna and Cagliari are the only cities where ordinary civil courts in 2024 decided fewer cases than those newly filed.

Bari and Reggio Calabria face significant challenges related to the effectiveness of court clerks, due in part to the absence of clear guidelines for managing administrative staff and clerks. Clerks—now present in all tribunals through the *Ufficio per il Processo* (UPP)—are a relatively new feature in the Italian judicial system. Their specific role in each tribunal has yet to be clearly defined, leading to suboptimal use of this resource (see box 5 for further information). Also, a distinctive feature of the Reggio Calabria court's internal organization is that its offices are located in separate buildings, making coordination difficult and hampering direct supervision of clerks by judges. This often results in delays and communication issues between judges, clerks, and judicial officers.

The duration of appellate court procedures also differs considerably across cities. In Venice (whose Court of Appeal has jurisdiction over Padua), appellate cases are resolved in about one year; in Turin, it takes approximately one and a half years; and in Reggio Calabria, the same procedure can take up to five years. These disparities are primarily due to organizational factors. For instance, Turin and Reggio Calabria have a comparable number of pending cases—1,035 and 955, respectively (table 6). However, Reggio Calabria has only one civil section, whereas Turin has five, each specialized by subject matter. Lawyers in Reggio Calabria have also reported a shortage of courtrooms in the Court of Appeals building. Certain Courts of Appeal, such as Bari, have advocated for the increased use of written document exchanges in place of in-person hearings, an approach that enhances efficiency in managing proceedings that are already predominantly conducted in writing.

Cost for Commercial Litigation

The cost of first-instance litigation comprises attorney and court fees. Court fees are uniformly set at EUR 1,686, corresponding to less than 0.2% of the claim value in all cities.[58] Expert fees represent an important cost component, and are generally consistent across the country, around EUR 5,000. Attorney fees, however, vary considerably. The highest attorney fees are charged in Milan and Bologna—at 15% of the claim value—while the lowest are in Padua and Ancona, at 4% (figure 38). This variation primarily reflects differences in the size of local legal markets. In Padua, quicker case resolution also contributes to lower attorney fees.

The enforcement of a final judgment varies significantly by jurisdiction, ranging from approximately two months

Table 6. Courts of Appeal are reducing backlogs in nearly all measured cities, with more cases decided than newly filed

City	Upcoming cases	Decided cases	Pending
Ancona	414	668	855
Bari	486	505	1,392
Bologna	694	1,030	1,969
Cagliari	172	177	422
Florence	906	1,022	2,241
Genoa	411	659	668
Milan	1,616	1,892	1,724
Naples	1,636	1,956	6,104
Palermo	674	687	2,305
Reggio Calabria	194	273	955
Rome	1,906	2,418	8,535
Turin	546	496	1,035
Padua	867	1,029	1,339

Source: Ministero della Giustizia, Direzione Generale di Statistica e Analisi Organizzativa.

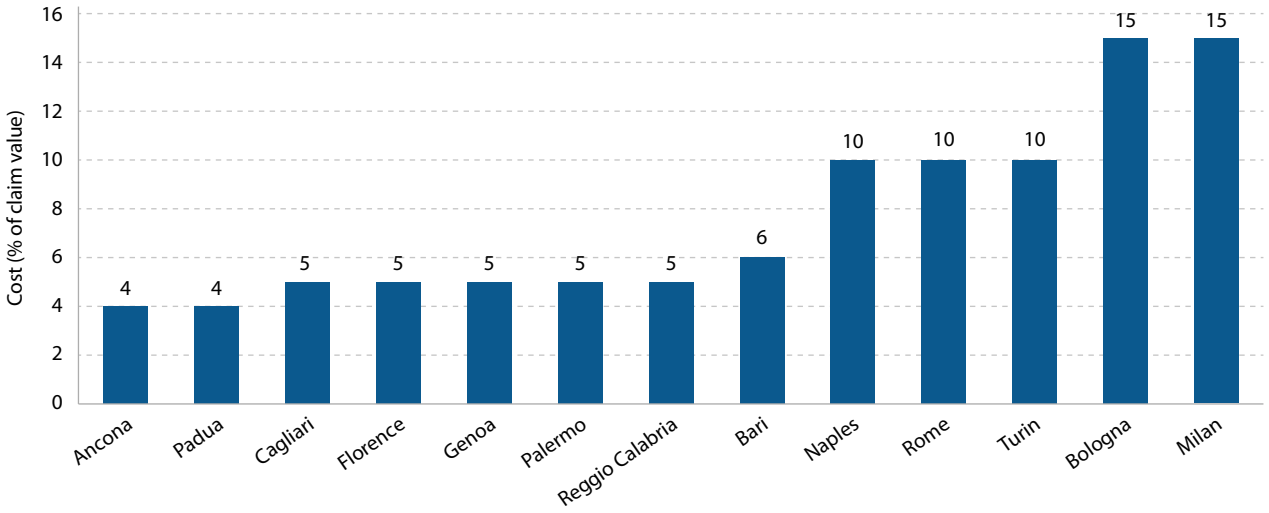
58 Decree of the President of the Republic 115/2002, *Testo unico delle disposizioni legislative e regolamentari in materia di spese di giustizia*. Available at https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:decreto.presidente.repubblica:2002-05-30;115!vig= [last access: October 9, 2025].

Box 5. Judicial clerks in the Italian system and the *Ufficio per il Processo* program

A key finding is the transformative impact of NextGenerationEU funding on Italy's judiciary, particularly through the UPP—teams of judicial support staff similar to clerks who assist with case management and procedural tasks. Where properly implemented, the UPP has supported judges and accelerated adjudication. However, implementation has been uneven across and within tribunals. In Naples, for example, UPP staff assisted judges in insolvency cases but primarily performed administrative duties in the enterprises department. Similar misassignments to secretarial work were reported in Palermo and Reggio Calabria.[59] By contrast, Bari showcased the UPP as a standout reform despite coordination gaps, while Milan's early adoption has led judges to value clerks' drafting support in simpler cases.

A second challenge concerns sustainability. The UPP is funded through the Recovery and Resilience Facility, which is set to end in 2026, raising concerns about maintaining progress and the precarious employment status of UPP staff seeking permanent positions. Institutionalizing the UPP as a permanent, structurally integrated component of the Italian judicial system will be essential to preserve achievements and ensure lasting reform.

Figure 38. Bologna and Milan show the highest costs for litigation, while Padua and Ancona maintain low levels of cost



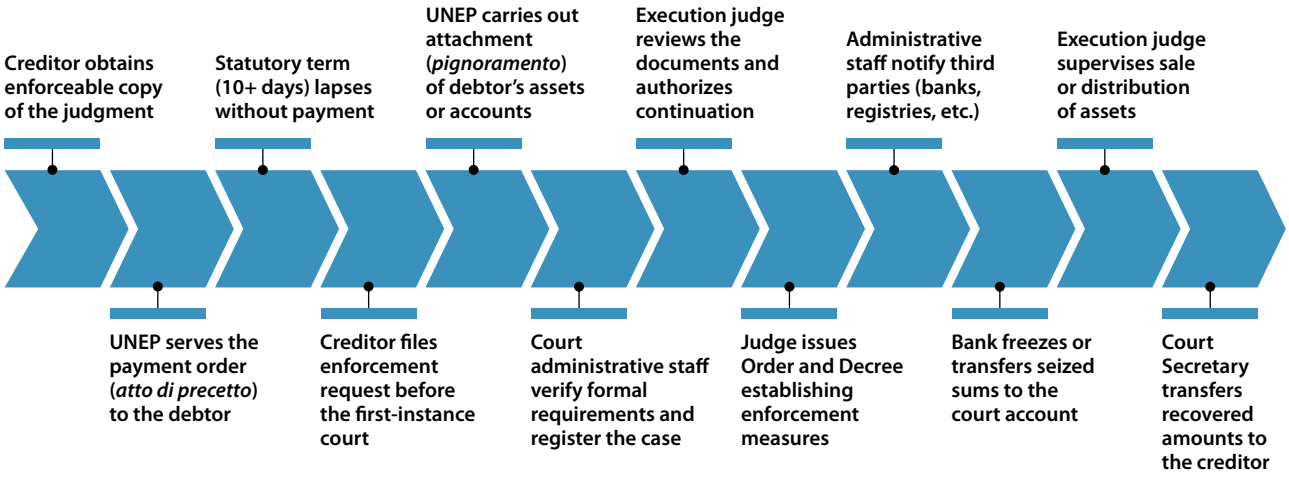
Source: Regulatory Efficiency Unit, the World Bank.

in Genoa to more than one year in Bari (13 months). Enforcement is carried out by the UNEP (*Ufficio Esecuzioni, Notificazioni e Protesti*) office and is supervised by the first-instance court, which manages the entire enforcement process (figure 39). Responsibilities include analyzing appeals, overseeing procedural actions, and monitoring deadlines to prevent delays. More generally, enforcement duration depends on the case load of each court and the availability of administrative staff.

Enforcement costs consist mainly of attorney fees and fees charged by the enforcement institution. Attorney fees can range from 2% of the claim value in several Italian cities to 5% in Bologna, Milan, Rome, Turin, and Naples. Such costs largely depend on the number of legal actions required, the difficulties in identifying assets, and the prevailing local fee structures. Enforcement institution (UNEP) fees are uniform nationwide and can amount to a maximum of EUR 3,000.

59 Consultative meetings with judicial offices in Bari, Naples, Palermo and Reggio Calabria, June 2025.

Figure 39. Process of enforcing a final domestic judgment



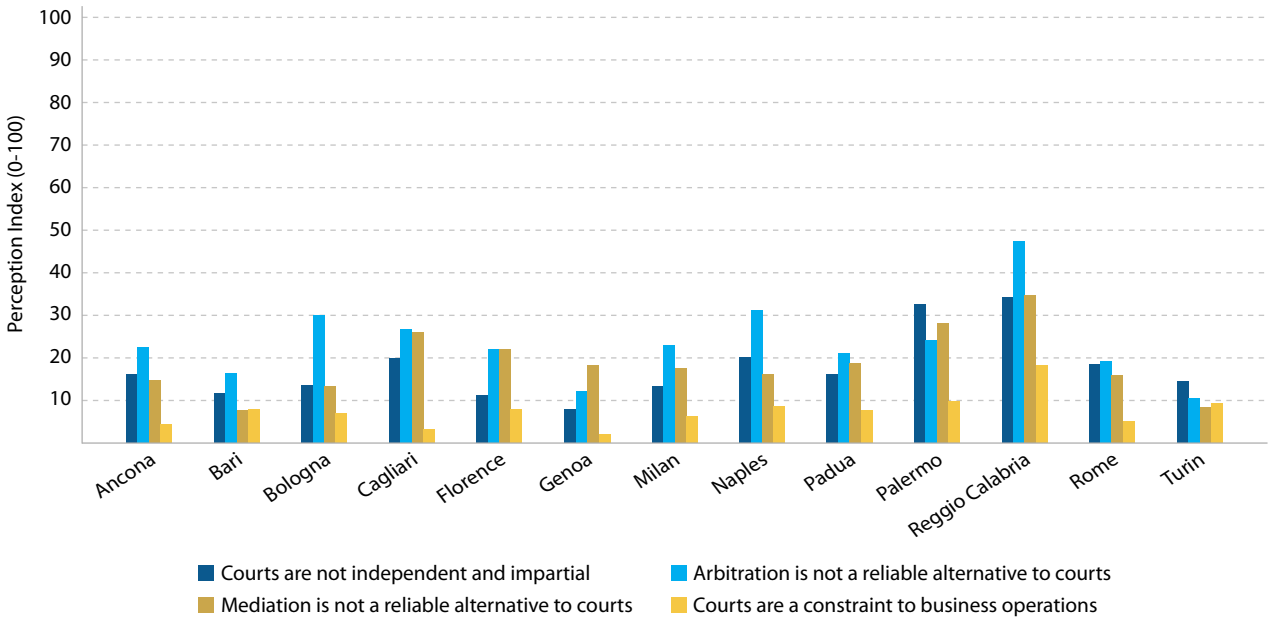
Source: Regulatory Efficiency Unit, the World Bank.

Reliability of Courts and Alternative Dispute Resolution Mechanisms

According to World Bank Enterprise Survey data, most firms express confidence in the independence and impartiality of the Italian judiciary (figure 40). Among these, firms in Genoa report the highest level of confidence regarding the resolution of commercial disputes and are less likely to consider courts as a significant constraint, with only 2 out of 100 holding a negative perception. By contrast, a higher share of firms expresses lower trust in the independence and impartiality of the courts in Reggio Calabria (34.4 out of 100).

Moreover, many firms regard alternative dispute resolution (ADR) mechanisms as reliable substitutes for court proceedings. The highest shares of firms not perceiving

Figure 40. Perception of courts and reliability of ADR Mechanisms Index across Italy



Source: World Bank Enterprise Surveys data 2024.

arbitration as a reliable alternative to courts are found in Reggio Calabria (47.5 out of 100) and Naples (31.3 out of 100), while northern cities record lower averages. Perceptions of mediation are generally more favorable, though Palermo (28.1 out of 100) and Reggio Calabria (34.8 out of 100) continue to show relatively lower trust levels. Courts are generally not perceived as a constraint to doing business—the index remains low nationwide but increases in some Southern cities like Reggio Calabria (18.4 out of 100) and Palermo (10.0 out of 100).

Areas for Improvement in Dispute Resolution

The Quality of Regulations and procedures to resolve commercial disputes are uniform across Italy. Accordingly, the policy recommendations presented below address systematic issues identified through subnational data but relevant nationwide. They aim to bridge gaps between existing national practices and international good practices, and to tackle inefficiencies in dispute resolution procedures that affect most or all cities.

Strengthen case management practices and regulate adjournments to improve efficiency. Case management comprises principles and techniques designed to move cases efficiently from filing to disposition under early and consistent court control. Internationally, core practices include firm timeframes, realistic schedules, and fixed appearance dates. Italy could improve efficiency by setting clear time limits for key procedures—particularly for first and subsequent hearings—to curb discretionary delays. Adjournments, though sometimes necessary, frequently slow proceedings. Italian law sets no cap on their number and does not distinguish those caused by unforeseen circumstances or force majeure. Introducing explicit limits would deter tactical postponements and speed resolution. For example, Greece restricts adjournments, while Norway enforces strict deadlines: at the Tingrett Nedre Romerike District Court, case administrators keep schedules on track and reassign cases if counsel is unavailable.

Relevant stakeholders: Ministry of Justice, Supreme Council of the Judiciary

Make the First-Instance Court and Appellate Court judgments publicly available. Publishing court judgments at all levels enhances transparency, strengthens public trust, and builds business and investor confidence by clarifying how laws are interpreted and applied. In Italy, by contrast, judgments are not published systematically and are mostly available only through paid databases.

Making commercial judgments from all court levels publicly available would promote consistent legal interpretation and help judges deepen their expertise in commercial law. A well-organized, searchable electronic database would also preserve reliable records and facilitate efficient legal research. Estonia offers a strong example: since 2006, its State Gazette website has provided searchable access to all first- and second-instance decisions as well as every Supreme Court ruling.

Relevant stakeholders: Ministry of Justice, Supreme Council of the Judiciary

Expand the jurisdiction of existing commercial divisions to include commercial disputes. Specialized commercial courts are widely recognized as good practice, improving litigation efficiency through judges' expertise and streamlined procedures. In Italy, commercial divisions currently handle cases related to unfair competition, intellectual property, and corporate law, while general business disputes remain within civil courts. Policy makers should evaluate the volume and complexity of commercial cases and consider expanding the jurisdiction of commercial divisions to include all such disputes. This is an option that should be explored giving priority to those cities where there is a relevant commercial backlog, like Rome and Milan.

Austria's dedicated commercial court in Vienna illustrates the benefits of concentrated expertise and faster resolution of complex cases. Specialized judges and elected lay judges with specific experience in commercial matters preside over this court, which is widely regarded for its high level of expertise. Many companies in Austria designate this court in their business agreement forum selection clause.[60]

Relevant stakeholders: Ministry of Justice, Supreme Council of the Judiciary

Institutionalize judicial clerks within the Judiciary, building on existing initiatives. Institutionalizing judicial clerks is key to improv-

60 The World Bank (2021). Subnational Doing Business in Austria, p. 38. Available at https://subnational.doingbusiness.org/content/dam/doingBusiness/media/Subnational/DB2021-SNDB-AUSTRIA.pdf [last access: October 22, 2025].

ing court efficiency in Italy. Staff shortages—especially in Rome—delay judgments as judges lack sufficient support for drafting decisions and handling administrative tasks. By contrast, Turin and Milan systematized the *Ufficio per il Processo* early on, strategically aligning judges and staff by expertise, which has reduced backlogs and trial times.[61] Greece offers a similar example, where reallocating clerks based on case load and performance has improved clearance rates and disposition times.[62]

Italy could strengthen this role by formalizing recruitment, training, and career paths; engaging clerks in the digital transformation process; and establishing a National School for Judicial Clerks to provide both initial and continuous training in management, digital skills, and procedural/substantive law. In Romania, the National School of Clerks operates under the coordination of the Superior Judicial Council and provides initial and continuous training for clerks of the Courts and Prosecutors' Offices,[63] while also fostering a professional network.

Relevant stakeholders: Ministry of Justice, Supreme Council of the Judiciary

61 Luca Bettarelli; Tommaso Rooms. 2022. Replicating Local Good Practices in Regulating the Business Environment at the National Level: What Italy's Experience Reveals. Washington, D.C.: World Bank Group.
62 World Bank. 2025. Greece - Reimbursable Advisory Services Agreement on Support for Reform of the Judicial Map of Civil and Criminal Courts and Performance-Based Compensation Framework for Judicial Clerks: Component 1 - Deliverable 1.2. Washington, D.C.: World Bank Group, p. 33.
63 European Judicial Training Network (EJTN). Associate Members. Romania. National School of Clerks. Available at https://ejtn.eu/associate-members/romania/ [last access: October 27, 2025].



5. Business Insolvency

Results Summary*

Pillar I: Regulatory Framework

Score:
89.9/100 (all cities)

Pillar II: Public Services

Score:
86.7/100 (all cities)

Pillar III: Operational Efficiency

Score:
From **20.7/100** in Reggio Calabria to **60.1/100** in Palermo

Time (months):

- ***Liquidation:*** From 24 in Turin and Padua to 75 in Milan
- ***Reorganization:*** From 10 in Turin to 60 in Cagliari

Cost (percentage of market value of insolvent company's assets):**

- ***Liquidation:*** From 6% in 8 cities to 10% in Bologna and Milan
- ***Reorganization:*** From 2% in Ancona, Cagliari, Genoa, and Reggio Calabria to 5% in Bologna and Milan

Source: Regulatory Efficiency Unit, the World Bank.
*Refer to the appendix for the detailed set of data, disaggregated by topic and city.
**The market value of the company's assets is EUR 5,465,560, which equals 150 times Italy's 2022 GNI per capita of EUR 36,437.

What Does the Business Insolvency Topic Measure?

The Business Insolvency topic measures the performance of the insolvency framework under three key pillars: Pillar I –quality of regulations for judicial insolvency proceedings (i.e., legal and procedural standards for insolvency proceedings, legal framework for debtor's assets and creditor's participation in insolvency proceedings, specialized insolvency proceedings); Pillar II –quality of institutional and operational infrastructure for insolvency proceedings (i.e., digital services in insolvency proceedings, interoperability in insolvency proceedings, transparency of insolvency proceedings, expertise of public officials); and Pillar III –efficiency of resolving a judicial insolvency proceeding in practice (i.e., time and cost to resolve liquidation and reorganization proceedings).

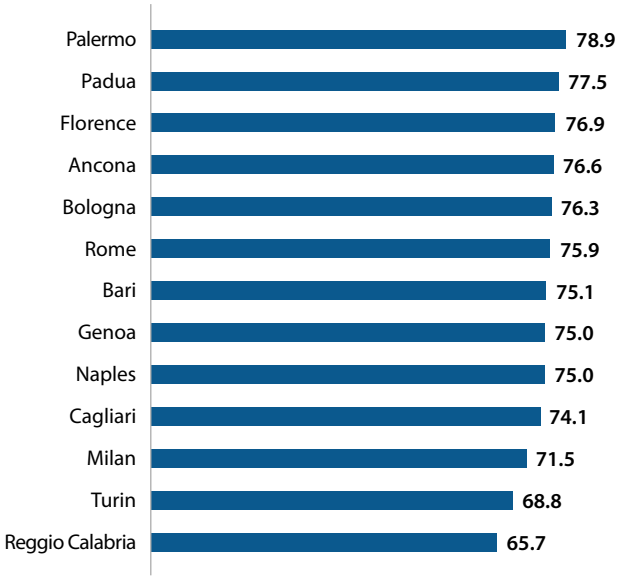
Main Findings

The legal framework for insolvency proceedings in Italy applies uniformly across the country. It incorporates several international best practices, including safeguards against abuse and clear rules for creditor voting and asset distribution. The quality of institutional and operational infrastructure for insolvency proceedings is also uniform across all cities. Specialized judges, case management systems, and electronic platforms for filings and auctions—as well as virtual hearings—are available for handling cases. However, the excessive workload of judges and the limited resources allocated to bankruptcy divisions remain key concerns, particularly due to insufficient software training.

In terms of implementation efficiency, liquidation proceedings take approximately 24 months in Padua and Turin but three times longer in Milan (75 months). Reorganization is the fastest in Turin (10 months) compared with 60 months in Cagliari. Liquidation costs range from 6% of asset value in several cities (Ancona, Cagliari, Florence, Genoa, Naples, Padua, Palermo, and Reggio Calabria) to 10% in Bologna and Milan. Reorganization costs vary from 2% (Ancona, Cagliari, Genoa and Reggio Calabria) to 5% (Bologna and Milan).

Overall, scores range from 78.9 in Palermo to 65.7 in Reggio Calabria (figure 41). Variation in the duration of reorganization and liquidation proceedings is the main reason for performance gaps among cities. Difficulty in asset sales is a major hurdle in liquidation proceedings. Strengthening judicial efficiency through methodical resource allocation and promoting early intervention via pre-insolvency restructuring would improve the overall effectiveness of insolvency proceedings in Italy.

Figure 41. Palermo leads in scoring due to efficient reorganization and liquidation processes*[64]



Source: Regulatory Efficiency Unit, the World Bank.
*Scale from 0 to 100 (higher = better)

Quality of Regulations for Judicial Insolvency Proceedings

The Italian legal framework for insolvency proceedings, which applies uniformly across the country, was comprehensively reformed in 2019 to align with the EU directives and Regulation (box 6).[65] It encompasses several international best practices, including pre-insolvency measures, protection of dissenting creditors, post-commencement credit availability, and director obligations during the period approaching insolvency (including restrictions on high-risk transactions and the requirement to file for insolvency proceedings). The framework also contains specific provisions for the insolvency of small and medium-sized enterprises (SMEs).

However, not all B-READY good practices have been adopted. The framework lacks clear provisions for lifting the au-

64 It may be observed that courts with higher scores in the Dispute Resolution topic do not necessarily perform equally well in Business Insolvency. This divergence can largely be explained by the internal organization of individual courts. In many tribunals, different sections function as largely self-contained units, reflecting internal administrative arrangements rather than a unified operational model. For example, in some courts such as Reggio Calabria, judicial offices are physically dispersed across multiple buildings. This spatial fragmentation makes coordination more difficult and often leads to communication gaps among judges, clerks, and judicial staff. These inefficiencies can generate delays and uneven case-processing times, affecting certain types of proceedings more than others. In addition, human capacity plays a crucial role. Effective cooperation across court sections—essential for efficient case management and for the successful implementation of procedural reforms—depends heavily on local resources, skills, and institutional culture. As a result, strong performance in one area does not automatically translate into similar outcomes in another, even within the same court.
65 Legislative Decree 14/2019, Code on Business Distress and Insolvency, *Codice della crisi d'impresa e dell'insolvenz*a. The Code came into force on July 15, 2022, and was last amended by Legislative Decree 136/2024. Under Article 390, paragraphs 1 and 2, of Code on Business Distress and Insolvency, cases filed before the Code's entry into force must be adjudicated in accordance with the provisions of Royal Decree No. 267 of 16 March 1942. The same applies to proceedings that were already ongoing at the time the Code came into effect.

Box 6. Italian reform efforts on the pre-insolvency and insolvency instruments

Italian business distress laws have recently shifted from a punitive approach to one focused on business continuity. The new Code on Business Distress and Insolvency replaces "bankruptcy" with "judicial liquidation," aligning with EU Directive 1083/2019. The range of tools provided by the legislator to address business distress is very broad; currently, there are around fifteen different instruments. Each of these tools pursues different objectives, balancing the interests at stake in different ways, and they often follow distinct procedural rules. According to the B-READY methodology, the *concordato preventivo* (arrangement with creditors) can be considered the primary instrument used in Italy for business reorganization.

Some professionals have expressed concerns about the negative effects of excessive regulation. In their view, a reduction in the number of regulatory instruments, together with the definition of clearer and more precise objectives, would be desirable. This would result in a less rigid framework and grant practitioners greater flexibility to design solutions that are better tailored to real-world business situations.

A major innovation is introduction of the "pre-crisis" concept—an early stage of financial or economic imbalance. The law now requires entrepreneurs to establish adequate organizational and accounting systems (*adeguati assetti organizzativi*) and imposes early-warning duties on supervisory bodies and certain public creditors. Entrepreneurs must act quickly at the first signs of distress.

Italy has also introduced a preventive restructuring tool (*composizione negoziata della crisi*), which allows debtors to negotiate restructuring while retaining control of their businesses and, if requested, suspend debt enforcement. Its effectiveness—particularly for small firms—remains debated, as entrepreneurs are expected to resolve crises largely with their own resources.

According to a March 2025 *Unioncamere* report, medium and large companies are more likely to use preventive restructuring, often through simplified arrangements. However, most cases still require court intervention, so the burden on the judicial system remains high.

tomatic stay for secured creditors when the value of their collateral value is deteriorating during insolvency, as well as for establishing the priority of environmental claims.

Quality of Institutional and Operational Infrastructure for Insolvency Proceedings

Insolvency cases – both corporate and personal – are heard by specialized insolvency judges within the Civil Section. A high volume of cases can affect the efficiency of the Civil Courts and cause delays in insolvency proceedings. While judges in several cities tend to be adequately trained, some courts face staffing and capacity constraints. Court staff are not always required to have specific legal expertise in liquidation and reorganization matters. Inadequate staff training, high turnover, unfilled vacancies, and an ineffective reporting system contribute to inefficiencies in court management, particularly when parallel proceedings must be conducted in overburdened civil courts. Furthermore, delays in filling vacancies can lead to case backlogs of several months for matters assigned to absent staff members.

Digital infrastructure is strong, with e-filings, e-auctions, and virtual hearings widely available. Creditors can monitor the status of insolvency proceedings through the online portal *Fall.co* (box 7).

The Ministry of Justice publishes detailed data on the number and type of insolvency proceedings, as well as on the duration of judicial liquidations. Data on the duration of judicial liquidation is divided into two phases: the declaratory phase (i.e., the time required for the court to declare the judicial liquidation open) and the enforcement phase (i.e., the period between the declaration of judicial liquidation and the conclusion of proceedings). Data are reported at the tribunal level.

Insolvency administrators must meet certain minimum legal requirements and register with professional associations, such as bar associations or associations of economists. The national registry of insolvency administrators is managed by the Ministry of Justice and can be easily accessed through a dedicated website. Although judges are expected to appoint administrators on a rotation-

Box 7. Digitalization efforts in the Italian insolvency proceedings

The creditors' portal (*Fall.co*) deserves special mention. It is an online, private platform that provides information on insolvency proceedings for the benefit of creditors and insolvency administrators. Through the portal, creditors can access a secure area to review documents made available by administrators and manage electronic communications via certified email. Use of the platform is not mandatory, but most professionals report that administrators have relied on it in all insolvency proceedings in which they have participated.

The portal is publicly accessible. For each proceeding, unregistered users can view certain information such as the certified email address associated with the case, the type of proceeding, the insolvency administrator in charge, the delegated judge, and extracts from the rulings opening and closing the proceeding. However, insolvency administrators do not always upload documents promptly, which can prevent creditors from monitoring the progress of the proceeding in real time and may require them to contact the administrators via certified email.

al basis, the law grants them discretion in making these appointments.

Operational Efficiency of Resolving Judicial Insolvency Proceedings

A liquidation proceeding is initiated through a filing by the debtor or creditor followed by court approval. Next, the company's assets are valued and sold, and the resulting funds are used to repay the company's creditors in accordance with legal priorities (figure 42).

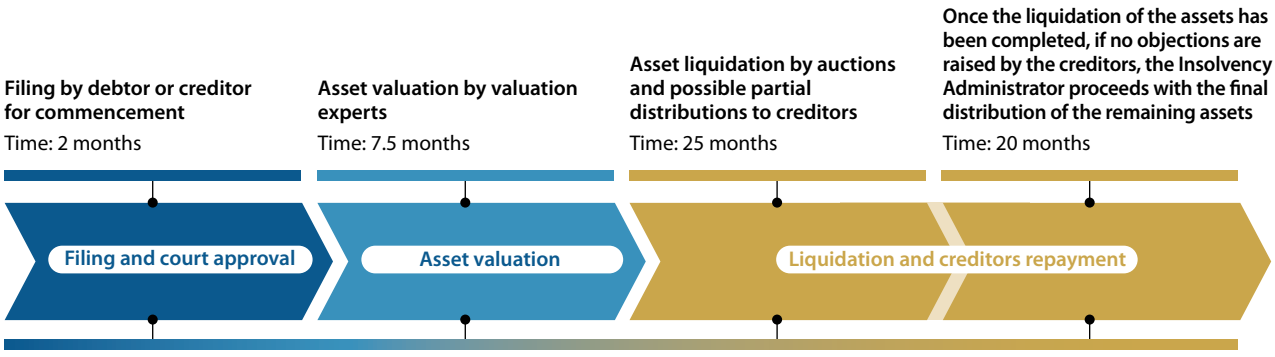
The reorganization process begins with filing for reorganization and obtaining court approval, after which creditors meet and negotiate the terms of a reorganization plan. The plan is finalized and must be approved by both the creditors and the court before implementation (figure 43).

Duration of Liquidation Proceedings

The duration of liquidation proceedings shows significant subnational variation, ranging from around 24 months in Turin and Padua to 75 months in Milan (figure 44).

The duration of liquidation proceedings generally depends on the time required for asset valuation and sale, as well as the judicial efficiency of the relevant court. The asset sale stage typically involves identifying, valuing, and converting the debtor's assets into cash through auctions, private sales, or other methods. In Milan, this stage tends to take longer, resulting in extended liquidation timeframes (approximately 75 months). In contrast, in Turin and Padua, greater market liquidity and demand for local assets allow valuations and sales to proceed faster (around 24 months). Moreover, streamlined administrative practices, fewer con-

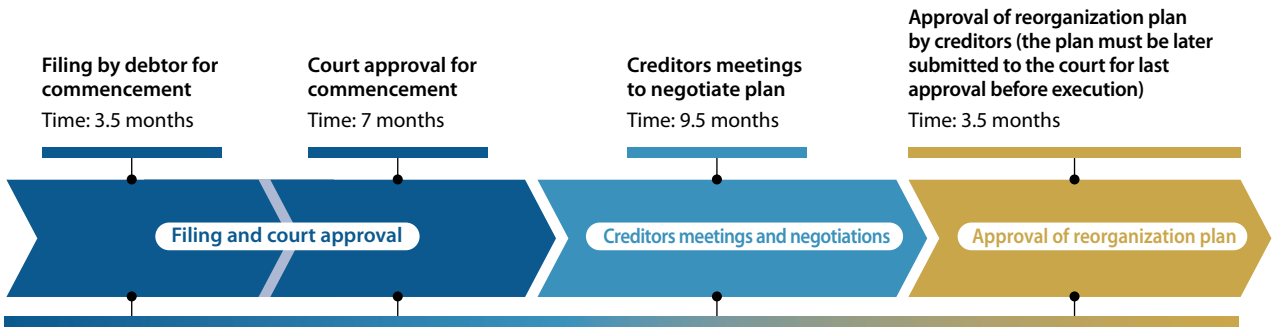
Figure 42. Asset liquidation and distribution of assets cause most delays in the liquidation process



Court fees: EUR 4,037; **Insolvency Administrator fees:** EUR 38,542; **Lawyers' fees:** EUR 28,708; **Other costs:** EUR 315,507
Total cost: EUR 386,794

Source: Regulatory Efficiency Unit, the World Bank.
Note: The time and fees shown for each step reflect the average duration and the average cost calculated across the measured cities.

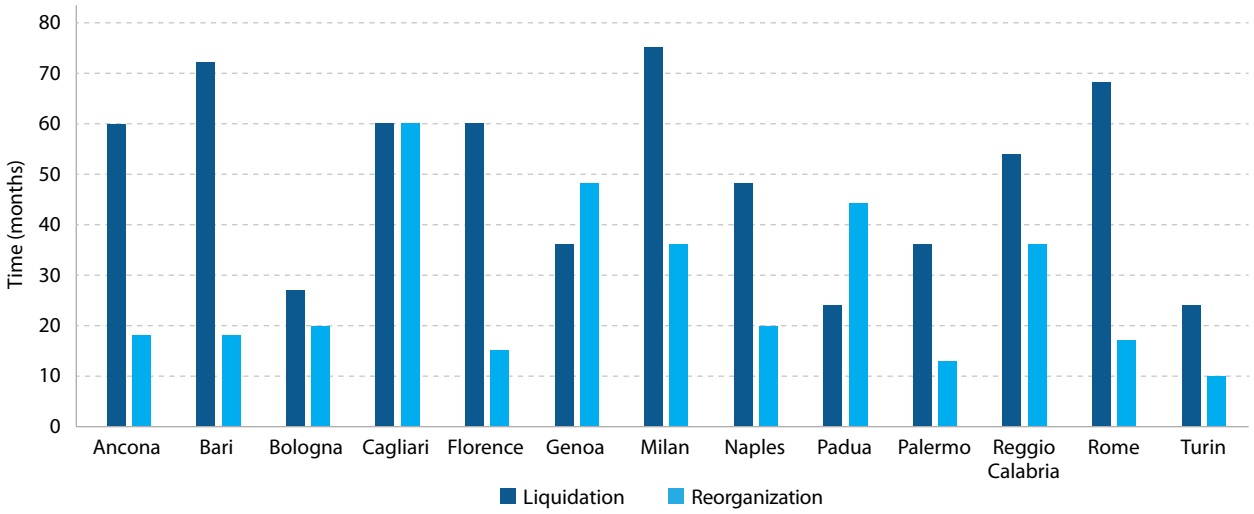
Figure 43. Creditor negotiation is the most time-consuming phase in the reorganization process



Court fees: EUR 8,290; **Insolvency Administrator fees:** EUR 42,356; **Lawyers' fees:** EUR 61,773; **Other costs:** EUR 74,671
Total cost: EUR 187,090

Source: Regulatory Efficiency Unit, the World Bank.
Note: The time and fees shown for each step reflect the average duration and the average cost calculated across the measured cities.

Figure 44. Liquidation takes longer than reorganization, but judge specialization helps expedite cases in cities such as Turin and Padua



Source: Regulatory Efficiency Unit, the World Bank.

tested claims, and more effective coordination between insolvency professionals and the courts contribute to quicker liquidations in Bologna (approximately 27 months).

In other cities, limited human resources—such as in Milan, where nine judges handle both complex corporate cases and a growing number of personal insolvency matters[66]—or lower levels of specialization among court personnel, as in Bari, negatively affect the quality and speed of case management.

Other factors influencing the duration of liquidation proceedings nationwide include ancillary disputes over creditor claims, the quality of assets being liquidated, court case loads, and inefficient workload distribution. In some provinces, the allocation of judges to courts does not reflect current population figures or levels of economic activity, as it is based on outdated demographic data. This underscores the importance of optimizing resource distribution (refer to the Areas for Improvement section).

66 Organizational charts and statistics regarding the Milan insolvency bench are available at https://tribunale-milano.giustizia.it/it/sez_2_civile_crisi_d_impresa.page [last access: October 22, 2025].

One major barrier to efficient insolvency proceedings across Italian cities is the prevalence of lengthy ancillary lawsuits. In Ancona, judges have adopted a pragmatic approach to address this issue, focusing on the expected outcome and cost-effectiveness of litigation. For example, liability actions against directors are often dismissed when the director is clearly insolvent. Palermo faces similar delays, particularly in real estate cases, but addresses them by publishing insolvency rulings online—enhancing transparency and legal predictability.

Auctions in Italy have been digitalized. However, in some cities, they are poorly advertised and consequently attract low participation rates. In Naples, for instance, this is partly due to the high degree of business specialization: a mozzarella-producing company is unlikely to attract investors from outside the region and may only find interest from another producer in Campania looking to purchase equipment.

According to some practitioners, online auctions can also be excessively complex and burdensome. All required documents must be uploaded to the portal when submitting an application; if even one document is missing, the application is rejected and participation denied. In addition, advertising costs are substantial—e.g., at least €600–700 per property in Milan—along with other expenses such as asset custody. All these expenses are borne by the insolvency estate and, ultimately, by the creditors.

Duration of Reorganization Proceedings

The duration of reorganization proceedings shows subnational variation, ranging from 10 months in Turin to 60 months in Cagliari (figure 44).

Judicial efficiency, the nature of debtor profiles, and the complexity of credit structures lead to subnational variation in the duration of reorganization proceedings across Italy. Limited economic complexity, smaller creditor pools, and generally good court organization and reorganization practices facilitate quicker negotiations and plan approvals. For example, Turin—a province characterized by the presence of many MSEs with simple debt structures and fewer creditors—records the shortest reorganization time thanks to its renowned organizational standards. Court efficiency and faster consensus/approval of reorganization plans also lead to quick reorganizations in Palermo (13 months). In most of the other analyzed cities, the duration of reorganization ranges from 15 (Florence) to 60 months (Cagliari), depending on case load volume of the relevant tribunal, court staff availability, and delays during the creditor negotiation stage (especially in non-consensual restructurings or in negotiations involving public institutions) (see figure 43: Process Chart for Reorganization).

The creditor negotiation stage tends to take longer when public agencies (such as tax authorities) are involved. These agencies are often hesitant to approve agreements due to concerns about potential scrutiny or liability, particularly from oversight bodies like the Court of Auditors. The challenge lies in a rigid bureaucratic framework, which can hinder pragmatic and economically sound solutions in insolvency contexts.

Cost of Liquidation Proceedings

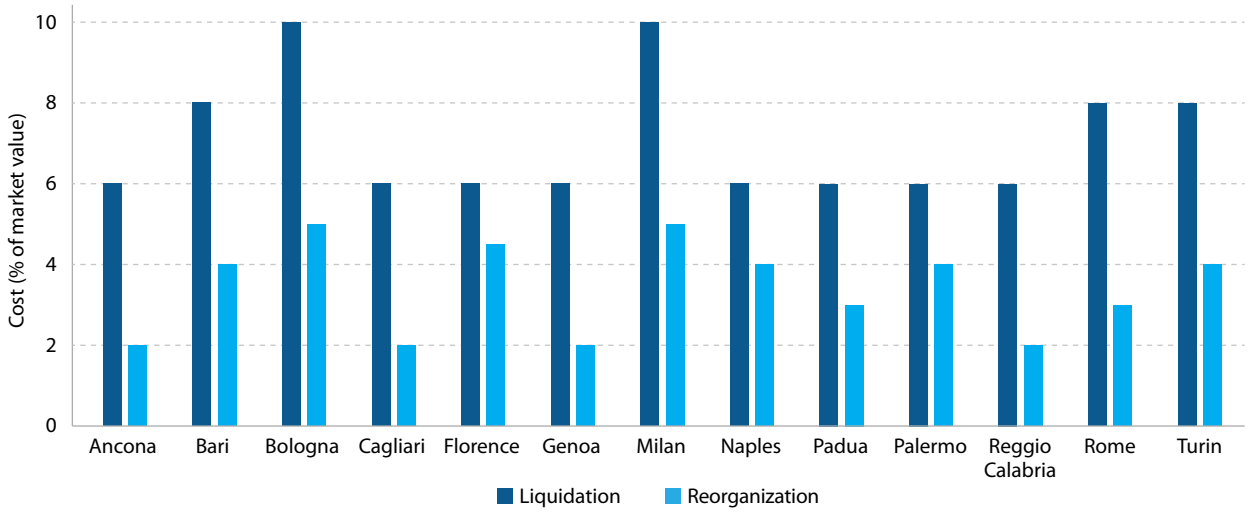
Key components of costs incurred in liquidation proceedings are: (i) insolvency administrators' fees; (ii) lawyers' fees and (iii) coadjutors' fees, that is, professionals appointed to carry out tasks requiring specific technical skills, or who assist the insolvency administrator on an ongoing basis in certain aspects of the insolvency proceedings (for example, a payroll consultant responsible for preparing employees' pay slips); (iv) the expenses related to the valuation and safekeeping of real estate assets subject to liquidation. The cost of liquidation proceedings ranges from 6% of asset value in most cities to 10% in Milan and Bologna (see figure 45).

The insolvency administrators' fees are calculated according to the fee schedule set out in Ministerial Decree 30/2012 and must be approved by the court. This decree establishes precise criteria related to the amount of liabilities, recovered assets, and, more generally, the activities carried out by the insolvency administrator. Remuneration is calculated as a percentage of the assets realized. The insolvency administrator also receives additional remuneration, again expressed as a percentage, based on the amount of the established liabilities. For lawyers' fees, the legal parameters of Ministerial Decree 55/2014 apply.[67] This decree provides for legal fees based on the value of the dispute; however, there is no specific fee schedule covering all stages of insolvency proceedings.

Among the cities analyzed, Milan and Bologna are the costliest at 10%. Both cities have some of the highest liquidation rates in Italy and are dominated by corporate and real estate cases. Rome is not the most expensive city for liquidation, primarily due to high market competition

67 As updated by Ministerial Decree 147/2022.

Figure 45. Milan and Bologna have the highest costs for both liquidation and reorganization proceedings



Source: Regulatory Efficiency Unit, the World Bank.

and an abundance of experienced legal and insolvency practitioners. In medium-to-large cities like Turin, a lack of market competition and fewer legal resources—combined with a higher cost of living compared to southern cities such as Naples and Palermo—lead to higher fees. In most of the other cities analyzed, costs average around 6%.

Cost of Reorganization Proceedings

Key components of costs incurred in reorganization proceedings are: (i) lawyers' fees and (ii) reorganization experts' fees. The cost of reorganization proceedings ranges from 2% in Ancona, Cagliari, Genoa, and Reggio Calabria to 5% in Bologna and Milan (figure 45).

Neither reorganization experts' fees nor lawyers' fees are regulated; rather, they are negotiated directly between the relevant parties. A critical issue is the high fees charged by consulting firms for preparing restructuring plans within arrangements with creditors' proceedings. This represents a significant barrier to access for much of the Italian business landscape, which is largely composed of SMEs.

In practice, only medium to large companies—with stronger financial structures and adequate resources—can bear the costs associated with reorganization procedures. Smaller businesses, on the other hand, often face financial distress independently, typically for economic rather than strategic reasons. As a result, they tend to forgo the use of formal legal restructuring tools. This approach carries high risks regarding the effectiveness of the response and the chances of restoring financial balance, and in some cases leads to avoidable judicial liquidation.

As in the case of liquidation, variations in reorganization costs across cities are mainly due to differences in experts' and lawyers' fees. Among the cities analyzed, reorganization costs are lowest in smaller cities such as Ancona and Cagliari, largely due to the type of debtors (mostly MSEs). In Genoa, low case volume and complexity, coupled with practical specialization among local legal practitioners, result in cost- and time-efficient reorganizations. Bologna and Milan are the most expensive cities for reorganization, primarily due to the complexity of restructurings. Nationwide, several key factors influence reorganization costs. Restructuring plans require additional steps to protect dissenting creditors, such as court-appointed reports on company viability and collateral valuations, which increase both the duration and cost of the process.

Areas for Improvement in Business Insolvency

Strengthen judicial efficiency through the use of specialized clerks and workload management. Improving judicial efficiency is key to reducing Italy's persistent case backlog. Reforms should focus on stricter recruitment standards for judicial staff and better court management.

The *Ufficio per il Processo* (UPP) has eased some pressure by introducing judicial clerks, but this measure is temporary,

and staff are selected based on academic credentials rather than relevant expertise. UPP clerks are helpful in routine cases—such as checking compliance and consistency in the application of relevant Ministerial Decrees in insolvency matters and preparing legal updates—but often lack the skills required for complex cases. Stricter selection criteria and specialized training could help address this gap.

Sustainable progress also requires structural changes, such as establishing specialized insolvency benches where justified by case load and regional needs. This would mirror Hungary's Economic College of Budapest, which pilots innovative insolvency programs and peer-learning initiatives.

Relevant stakeholders: Ministry of Justice, Supreme Council of the Judiciary

Promote education on early intervention tools to support preservation of businesses and jobs preservation. While Italy's new Code of Business Distress and Insolvency promotes early and informed crisis management, its impact remains limited. Many businesses, especially family-run firms,[68] hesitate to acknowledge financial trouble due to fears of reputational harm and loss of trust, making early recovery less likely. Informal management practices and advisors' reluctance to encourage timely intervention can further delay action.

Regional differences are notable: in Padua and Bari, liquidation is still common, while Palermo and Ancona increasingly emphasize business continuity. This shift is linked to local initiatives—such as training and awareness campaigns led by chambers of commerce, universities, and even judges—that help foster a culture of prevention and recovery.

To encourage business rescue, Italy could: (i) launch national awareness campaigns on early warning signs and restructuring options; (ii) formalize the role of restructuring experts to ensure timely viability assessments; (iii) offer incentives for early, consensual filings; and (iv) establish MOUs with public creditors to streamline approvals and reduce delays. Collaboration with public authorities, as seen in Croatia where the Financial Agency (FINA) supports courts with technical expertise, could further strengthen the system.

Relevant stakeholders: Ministry of Justice, Supreme Judicial Council, Ministry of Finance/Tax Agency, chambers of commerce, bar associations

Enforce audits of insolvency administrators' performance. Enforcing audits of Insolvency Administrators' (IAs) performance is widely recognized as an international good practice, essential for maintaining efficiency and transparency in insolvency systems. Regular audits and evaluations not only uphold high professional standards but also serve as safeguards against misconduct or negligence. The World Bank and UNCITRAL have established unified standards emphasizing the importance of licensing and supervision of IAs, including periodic performance reviews and audits as part of effective insolvency and creditor rights regimes.

In Palermo, a strict rotation system is applied both in the appointment of delegated judges and in the selection of insolvency administrators. This principle aims to ensure maximum impartiality and transparency in proceedings. However, excessive rotation may, in some cases, lead to discontinuity in the development of specific expertise, as it is not always possible to assign roles to professionals with prior experience in the sector or in the relevant local context. This is particularly true in smaller jurisdictions such as Reggio Calabria. Audit systems can help strike a balance between maintaining the necessary expertise to manage insolvency proceedings and ensuring the integrity of the process.

Empirical evidence from various jurisdictions demonstrates that audits help identify areas for improvement, leading to more efficient resource use and enabling IAs to adopt best practices—thereby enhancing their effectiveness in managing insolvency cases. Furthermore, the World Bank's Principles for Effective Insolvency and Creditor/Debtor Regimes highlight that robust supervision and evaluation mechanisms are critical to maintaining the integrity and credibility of insolvency systems.[69]

Relevant stakeholder: Ministry of Justice

68 The industrial landscape of the cities studied—especially smaller ones like Padua—is largely made up of family-run firms that lack formalized managerial processes. Their management is generally informal: decisions are made by owners without standardized procedures, often there are no written protocols for tasks such as planning, budgeting, hiring, or evaluating performance, roles may be unclear and overlapping, and practices rely on personal experience rather than structured methods. It does not imply that the company is inefficient—only that its management is based on informal, non-standardized practices.
69 World Bank (2021). Principles for Effective Insolvency and Creditor/Debtor Regimes. World Bank Group.

Appendix

Table A1: Business Entry scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
Pillar I																
1.1	**Information and procedural standards**	**18**	**50**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**	**35.0**
1.1.1	Company information filing requirements	7	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
1.1.2	Beneficial ownership filing requirements	6	20	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
1.1.3	Availability of simplified registration	3	15	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.1.4	Risk-based assessment for operating business and environmental licenses	2	5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
1.2	**Restrictions of Business Entry**	**15**	**50**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**	**42.3**
1.2.1	Domestic firms	6	25	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4
1.2.2	Foreign firms	9	25	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8
	Total		**100**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**	**77.3**
Pillar II																
2.1	**Digital services for Business Entry**	**11**	**40**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**	**33.9**
2.1.1	Business start-up process	6	20	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
2.1.2	Storage of company and beneficial ownership information	3	10	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
2.1.3	Identity verification	2	10	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
2.2	**Interoperability of services for Business Entry**	**4**	**20**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**
2.2.1	Exchange of company information	2	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
2.2.2	Unique business identification	2	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0

Table A1: Business Entry scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
2.3	**Transparency of online information for Business Entry**	**10**	**40**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**	**32.8**
2.3.1	Business start-up (includes gender and environment)	5	20	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
2.3.2	Availability of general company information	2	10	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
2.3.3	General and gender-disaggregated firm statistics	3	10	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3
	Total		**100**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**
Pillar III																
3.1	**Domestic firms**	**2**	**50**	**42.2**	**42.9**	**42.3**	**42.9**	**42.8**	**42.8**	**42.4**	**42.5**	**41.9**	**42.4**	**43.0**	**42.4**	**42.6**
3.1.1	Time to start a domestic firm (from pre- to post-registration)	1	25	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8
3.1.2	Cost to start a domestic firm (from pre- to post-registration)	1	25	20.5	21.1	20.5	21.1	21.0	21.1	20.7	20.8	20.1	20.6	21.3	20.6	20.9
3.2	**Foreign firms**	**2**	**50**	**45.4**	**45.8**	**45.5**	**45.8**	**45.7**	**45.8**	**45.6**	**45.6**	**45.2**	**45.5**	**45.9**	**45.5**	**45.7**
3.2.1	Time to start a foreign firm (from pre- to post-registration)	1	25	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6
3.2.2	Cost to start a foreign firm (from pre- to post-registration)	1	25	22.9	23.2	22.9	23.2	23.1	23.2	23.0	23.0	22.7	22.9	23.3	22.9	23.1
	Total		**100**	**87.7**	**88.6**	**87.7**	**88.6**	**88.5**	**88.6**	**88.0**	**88.1**	**87.1**	**87.9**	**88.9**	**87.9**	**88.3**

Source: Regulatory Efficiency Unit, the World Bank.
Note: The reported individual scores were rounded off; therefore, the sum of individual scores may not add up to the totals.

Table A2: Business Location scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
Pillar I																
1.1	**Property transfer and land administration**	**10**	**40**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**	**37.5**
1.1.1	Property transfer standards	2	15	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
1.1.2	Land dispute mechanism	4	10	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
1.1.3	Land administration system	4	15	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
1.2	**Building, zoning and land use**	**18**	**40**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**	**37.0**
1.2.1	Building standards	10	20	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0
1.2.2	Building energy standards	3	15	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
1.2.3	Zoning and land use regulations	5	5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
1.3	**Restrictions on owning and leasing property**	**19**	**10**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**	**9.0**
1.3.1	Domestic firms: Ownership	4	1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1.3.2	Domestic firms: Leasehold	5	1	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
1.3.3	Foreign firms: Ownership	5	4	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
1.3.4	Foreign firms: Leasehold	5	4	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
1.4	**Environmental permits**	**10**	**10**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**	**6.4**
1.4.1	Environmental permits for construction	8	3	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9
1.4.2	Dispute mechanisms for construction-related environmental permits	2	7	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
	Total		**100**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**
Pillar II																
2.1	**Availability and reliability of digital services**	**20**	**40**	**32.9**	**32.9**	**32.4**	**32.9**	**32.9**	**32.9**	**32.9**	**30.9**	**32.9**	**32.9**	**32.9**	**32.9**	**32.9**
2.1.1	Property transfer: Digital public services	7	12	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
2.1.2	Property Transfer: Digital land management and identification system	3	6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
2.1.3	Property Transfer: Coverage of the land registry and mapping agency	2	6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
2.1.4	Building permits: Digital public services	4	8	5.0	5.0	5.0	5.0	5.0	5.0	5.0	3.0	5.0	5.0	5.0	5.0	5.0
2.1.5	Environmental permits: Digital public services	4	8	6.0	6.0	5.5	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0

Table A2: Business Location scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
2.2	**Interoperability of services**	**6**	**20**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**
2.2.1	Exchange of property ownership records and availability of spatial platforms	4	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
2.2.2	Availability of zoning requirements and spatial platforms	2	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.3	**Transparency of information**	**23**	**40**	**29.2**	**30.8**	**30.8**	**29.2**	**32.7**	**30.8**	**30.8**	**30.8**	**29.2**	**27.1**	**25.4**	**30.8**	**30.8**
2.3.1	Immovable property (includes gender)	12	20	11.7	13.3	13.3	11.7	13.3	13.3	13.3	13.3	11.7	13.3	11.7	13.3	13.3
2.3.2	Building, zoning and land use	8	15	12.5	12.5	12.5	12.5	14.4	12.5	12.5	12.5	12.5	8.8	8.8	12.5	12.5
2.3.3	Environmental permits	3	5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	Total		**100**	**72.1**	**73.8**	**73.3**	**72.1**	**75.7**	**73.8**	**73.8**	**71.8**	**72.1**	**70.0**	**68.4**	**73.8**	**73.8**
Pillar III																
3.1	**Property transfer and land administration**	**3**	**45**	**37.2**	**35.9**	**32.9**	**35.6**	**38.0**	**32.7**	**35.3**	**33.4**	**36.8**	**35.4**	**34.3**	**36.0**	**34.6**
3.1.1	Major constraints on access to land	1	15	12.8	11.8	9.1	11.2	13.8	8.8	11.0	9.4	12.6	11.2	10.0	11.7	10.5
3.1.2	Time to obtain a property	1	15	14.4	14.1	13.8	14.4	14.2	13.8	14.2	13.9	14.1	14.1	14.2	14.2	14.0
3.1.3	Cost to obtain a property	1	15	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1
3.2	**Construction permits**	**2**	**45**	**11.5**	**11.6**	**2.6**	**31.4**	**1.3**	**6.3**	**0.0**	**13.4**	**8.4**	**0.0**	**25.2**	**0.7**	**0.0**
3.2.1	Time to obtain a building permit	1	23	8.6	0.7	0.7	12.5	1.3	6.3	0.0	0.0	2.0	0.0	4.6	0.7	0.0
3.2.2	Cost to obtain a building permit	1	23	3.0	10.9	2.0	18.9	0.0	0.0	0.0	13.4	6.5	0.0	20.6	0.0	0.0
3.3	**Environmental clearances for construction**	**2**	**10**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**	**5.0**
3.3.1	Time to obtain environmental clearance for construction	1	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.3.2	Cost to obtain environmental clearance for construction	1	5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	Total		**100**	**53.8**	**52.5**	**40.5**	**72.0**	**44.3**	**44.0**	**40.3**	**51.8**	**50.2**	**40.4**	**64.5**	**41.7**	**39.6**

Source: Regulatory Efficiency Unit, the World Bank.
Note: The reported individual scores were rounded off; therefore, the sum of individual scores may not add up to the totals.

Table A3: Utility Services scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
Pillar I																
1.1	**Electricity**	**10**	**33.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**	**31.3**
1.1.1	Regulatory monitoring	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
1.1.2	Efficient deployment of infrastructure and quality of supply	2	8.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3
1.1.3	Safety of utility connections	3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
1.1.4	Environmental sustainability	3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
1.2	**Water**	**12**	**33.3**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**	**25.7**
1.2.1	Regulatory monitoring	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
1.2.2	Efficient deployment of infrastructure and quality of supply	2	8.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3
1.2.3	Safety of utility connections	3	8.3	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6
1.2.4	Environmental sustainability	5	8.3	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6
1.3	**Internet**	**11**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**	**33.3**
1.3.1	Regulatory monitoring	2	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7
1.3.2	Efficient deployment of infrastructure and quality of supply	4	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
1.3.3	Safety of utility connections	3	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7
1.3.4	Environmental sustainability	2	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	Total		**100**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**	**90.3**
Pillar II																
2.1	**Electricity**	**14**	**33.3**	**30.9**	**30.9**	**30.9**	**30.9**	**30.9**	**30.9**	**30.5**	**30.9**	**30.9**	**30.9**	**30.9**	**30.9**	**30.5**
2.1.1	Digital services and interoperability	4	8.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3
2.1.2	Monitoring of service supply	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
2.1.3	Availability of information and transparency	6	8.3	8.0	8.0	8.0	8.0	8.0	8.0	7.6	8.0	8.0	8.0	8.0	8.0	7.6
2.1.4	Enforcement of regulations	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
2.2	**Water**	**14**	**33.3**	**30.1**	**30.2**	**29.4**	**29.7**	**29.8**	**29.7**	**31.3**	**29.7**	**27.3**	**27.9**	**29.5**	**31.3**	**27.9**
2.2.1	Digital services and interoperability	4	8.3	6.3	5.2	6.3	6.3	5.2	6.3	6.3	6.3	4.2	5.2	5.2	6.3	5.2
2.2.2	Monitoring of service supply	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
2.2.3	Availability of information and transparency	6	8.3	7.2	8.3	6.4	6.8	8.0	6.8	8.3	6.8	6.4	6.1	7.6	8.3	6.1
2.2.4	Enforcement of regulations	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3

Table A3: Utility Services scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
2.3	**Internet**	**12**	**33.3**	**31.3**	**31.3**	**30.4**	**30.8**	**31.3**	**30.8**	**31.3**	**30.8**	**31.3**	**30.8**	**30.8**	**30.8**	**31.3**
2.3.1	Digital services and interoperability	4	8.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3
2.3.2	Monitoring of service supply	1	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
2.3.3	Availability of information and transparency	5	8.3	8.3	8.3	7.5	7.9	8.3	7.9	8.3	7.9	8.3	7.9	7.9	7.9	8.3
2.3.4	Enforcement of regulations	2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
	Total		**100**	**92.2**	**92.3**	**90.6**	**91.4**	**92.0**	**91.4**	**93.0**	**91.4**	**89.4**	**89.6**	**91.2**	**93.0**	**89.7**
Pillar III																
3.1	**Electricity**	**3**	**33.3**	**29.9**	**28.6**	**29.4**	**27.9**	**29.5**	**30.5**	**29.6**	**29.2**	**29.6**	**28.6**	**28.3**	**27.7**	**30.7**
3.1.1	Cost of connection and cost of service	1	11.1	9.6	9.6	9.6	9.6	9.6	9.6	10.4	9.6	9.5	9.6	9.6	9.6	10.4
3.1.2	Time to obtain a connection	1	11.1	10.0	8.8	9.7	8.1	9.1	10.3	8.6	10.0	10.3	9.1	9.1	7.7	10.0
3.1.3	Reliability of electricity supply	1	11.1	10.3	10.2	10.1	10.2	10.8	10.6	10.6	9.6	9.7	10.0	9.6	10.4	10.4
3.2	**Water**	**3**	**33.3**	**29.9**	**28.4**	**28.6**	**26.2**	**27.4**	**26.7**	**25.6**	**27.2**	**28.6**	**24.7**	**28.1**	**25.0**	**29.3**
3.2.1	Cost of connection and cost of service	1	11.1	10.4	10.4	10.0	8.8	10.1	10.1	8.6	10.0	10.5	10.0	10.1	10.3	9.8
3.2.2	Time to obtain a connection	1	11.1	8.4	7.4	7.5	6.3	6.1	6.4	5.9	8.0	7.7	8.1	6.8	4.1	8.5
3.2.3	Reliability of water supply	1	11.1	11.1	10.5	11.1	11.1	11.1	10.2	11.1	9.1	10.4	6.6	11.1	10.6	10.9
3.3	**Internet**	**3**	**33.3**	**18.2**	**17.8**	**19.2**	**18.1**	**17.8**	**15.6**	**18.6**	**15.5**	**16.4**	**15.7**	**13.7**	**19.5**	**16.4**
3.3.1	Cost of connection and cost of service	1	11.1	11	11	11	11	11	11	11	11	11	11	11	11	11
3.3.2	Time to obtain a connection	1	11.1	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	0.9	0.0
3.3.3	Reliability of internet supply	1	11.1	7.1	6.8	8.2	7.1	6.8	3.7	7.6	4.5	5.4	4.7	2.6	7.6	5.3
	Total		**100**	**78.0**	**74.8**	**77.3**	**72.3**	**74.7**	**72.9**	**73.8**	**71.9**	**74.6**	**69.1**	**70.0**	**72.1**	**76.3**

Source: Regulatory Efficiency Unit, the World Bank.
Note: The reported individual scores were rounded off; therefore, the sum of individual scores may not add up to the totals.

Table A4: Dispute Resolution scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
Pillar I																
1.1	**Court litigation**	**16**	**66.7**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**	**41.5**
1.1.1	Procedural certainty	9	33.3	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7
1.1.2	Judicial quality	7	33.3	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8
1.2	**ADR**	**10**	**33.3**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**	**27.8**
1.2.1	Legal safeguards in arbitration	6	16.7	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3
1.2.2	Legal safeguards in mediation	4	16.7	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
	Total		**100**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**	**69.2**
Pillar II																
2.1	**Court Litigation**	**20**	**66.7**	**33.5**	**33.5**	**37.9**	**33.5**	**33.5**	**33.5**	**33.5**	**37.9**	**33.5**	**33.5**	**33.5**	**33.5**	**33.5**
2.1.1	Organizational structure	5	22.2	4.4	4.4	8.9	4.4	4.4	4.4	4.4	8.9	4.4	4.4	4.4	4.4	4.4
2.1.2	Digitalization	8	22.2	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8
2.1.3	Transparency (includes gender equality)	7	22.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2
2.2	**ADR**	**11**	**33.3**	**16.9**	**16.9**	**16.9**	**16.9**	**16.9**	**16.9**	**28.3**	**16.9**	**16.9**	**16.9**	**4.4**	**28.3**	**16.9**
2.2.1	Public services for arbitration (includes gender equality)	6	16.7	4.4	4.4	4.4	4.4	4.4	4.4	15.8	4.4	4.4	4.4	4.4	15.8	4.4
2.2.2	Public services for mediation (includes gender equality)	5	16.7	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	0.0	12.5	12.5
	Total		**100**	**50.4**	**50.4**	**54.9**	**50.4**	**50.4**	**50.4**	**61.8**	**54.9**	**50.4**	**50.4**	**37.9**	**61.8**	**50.4**
Pillar III																
3.1	**Court Litigation**	**10**	**66.7**	**48.5**	**41.5**	**40.4**	**45.4**	**47.6**	**53.5**	**43.9**	**39.6**	**51.2**	**37.7**	**36.8**	**42.0**	**42.8**
3.1.1	Reliability of courts (Enterprise Surveys)	2	33.3	29.7	29.8	29.4	28.6	30.0	32.7	29.8	26.6	28.4	21.9	17.9	28.5	28.3
3.1.2	Efficiency of court processes	8	33.3	18.9	11.6	11.0	16.8	17.7	20.9	14.1	13.0	22.8	15.7	18.9	13.4	14.5
3.2	**ADR**	**6**	**33.3**	**22.9**	**22.5**	**17.3**	**13.7**	**20.8**	**24.0**	**19.5**	**18.8**	**21.1**	**16.4**	**13.5**	**20.7**	**22.8**
3.2.1	Reliability of ADR (Enterprise Surveys)	2	16.7	10.6	14.0	9.0	6.3	8.6	12.2	9.6	7.9	9.7	6.4	0.0	11.0	15.4
3.2.2	Efficiency of arbitration processes	4	16.7	12.4	8.5	8.3	7.3	12.3	11.8	9.8	10.9	11.4	10.0	13.5	9.7	7.4
	Total		**100**	**71.5**	**64.0**	**57.8**	**59.1**	**68.5**	**77.5**	**63.3**	**58.4**	**72.2**	**54.1**	**50.3**	**62.7**	**65.6**

Source: Regulatory Efficiency Unit, the World Bank.
Note: The reported individual scores were rounded off; therefore, the sum of individual scores may not add up to the totals.

Table A5: Business Insolvency scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
Pillar I																
1.1	**Legal and procedural standards in insolvency proceedings**	**9**	**30**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**	**28.1**
1.1.1	Pre-commencement and commencement standards in liquidation and reorganization	4	15	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
1.1.2	Post-commencement standards in liquidation and reorganization	5	15	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
1.2	**Debtor's assets and creditor's participation in insolvency proceedings**	**13**	**50**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**	**41.8**
1.2.1	Treatment and protection of debtor's assets during liquidation and reorganization	6	20	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0
1.2.2	Creditor's rights in liquidation and reorganization	5	20	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8
1.2.3	Selection and dismissal of the insolvency administrator	2	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
1.3	**Specialized insolvency proceedings and international insolvency**	**5**	**20**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**	**20.0**
1.3.1	Specialized insolvency proceedings for micro and small enterprises (MSEs)	3	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
1.3.2	Cross-border insolvency	2	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
	Total		**100**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**	**89.9**
Pillar II																
2.1	**Digital services (e-courts) in insolvency proceedings**	**7**	**50**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**	**50.0**
2.1.1	Digital services in liquidation and reorganization	4	25	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0
2.1.2	Electronic case management systems in liquidation and reorganization	3	25	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0

Table A5: Business Insolvency scores

		No. of indicators	Re-scaled points	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
2.2	**Interoperability in insolvency proceedings**	**2**	**20**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**
2.2.1	Digital connectivity with external systems in liquidation and reorganization	1	10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.2.2	Interconnection of e-case management system in liquidation and reorganization	1	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
2.3	**Transparency of insolvency proceedings and registry of insolvency practitioners**	**5**	**20**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**	**16.7**
2.3.1	Public information on the number and length of liquidation and reorganization, and insolvency judgments	3	10	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7
2.3.2	Availability of a public registry of insolvency practitioners	2	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
2.4	**Public officials and insolvency administrator**	**2**	**10**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**	**10.0**
2.4.1	Specialization of courts with jurisdiction on reorganization and liquidation proceedings	2	10	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
	Total		**100**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**	**86.7**
Pillar III																
3.1	**Liquidation proceedings in practice**	**2**	**50**	**20.7**	**18.5**	**25.6**	**20.7**	**20.7**	**23.5**	**16.3**	**20.7**	**32.1**	**23.5**	**20.7**	**18.5**	**29.9**
3.1.1	Time to resolve a liquidation proceeding	1	25	0.0	0.0	9.3	0.0	0.0	2.9	0.0	0.0	11.4	2.9	0.0	0.0	11.4
3.1.2	Cost to resolve a liquidation proceeding	1	25	20.7	18.5	16.3	20.7	20.7	20.7	16.3	20.7	20.7	20.7	20.7	18.5	18.5
3.2	**Reorganization proceedings in practice**	**2**	**50**	**32.5**	**30.3**	**26.7**	**25.0**	**33.5**	**25.0**	**21.7**	**27.8**	**23.9**	**36.6**	**0.0**	**32.7**	**0.0**
3.2.1	Time to resolve a reorganization proceeding	1	25	7.5	7.5	5.0	0.0	11.3	0.0	0.0	5.0	0.0	13.8	0.0	8.8	0.0
3.2.2	Cost to resolve a reorganization proceeding	1	25	25.0	22.8	21.7	25.0	22.3	25.0	21.7	22.8	23.9	22.8	0.0	23.9	0.0
	Total		**100**	**53.2**	**48.8**	**52.3**	**45.7**	**54.2**	**48.5**	**38.0**	**48.5**	**56.0**	**60.1**	**20.7**	**51.1**	**29.9**

Source: Regulatory Efficiency Unit, the World Bank.
Note: The reported individual scores were rounded off; therefore, the sum of individual scores may not add up to the totals.

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